



HEALTH ECONOMICS RESEARCH, INC.

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P.O. SHERRY TERRELL

300 Fifth Avenue, 6th Floor  
Waltham, MA 02154  
(617) 487-0200  
(617) 487-0202 - FAX

## ASSESSMENT AND REDESIGN OF MEDICARE FEE SCHEDULE AREAS (LOCALITIES):

### Final Report

### VOLUME III: Maps

#### Submitted by:

Gregory C. Pope, M.S.  
Robyn L. Tarantino, B.S.  
Debra A. Dayhoff, Ph.D.  
Constance W. Hwang, B.A.

#### with:

Health Economics Research, Inc.  
300 Fifth Avenue, 6th Floor  
Waltham, MA 02154

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16. Abstract (Limit: 200 words) Medicare physician payment reform (PPR) mandated by the Omnibus Reconciliation Act of 1989 includes a national fee schedule adjusted by a geographic practice cost index unique to each Medicare Fee Schedule Area (MFSA), i.e., a Medicare payment locality. Medicare payment localities were established by local insurance carriers at the inception of the Medicare program in 1966 according to local criteria for medical practice and economic conditions. As such, localities have no consistent geographic basis and may reflect historical relationships that are no longer relevant. There have been few changes in payment locality definitions until the implementation of PPR in 1991 when a number of multiple localities became state-wide MFSA's reducing the number of localities to 240. Recognizing that changes may be needed in MFSA designations, the Health Care Financing Administration contracted to reevaluate localities. Volume III of this study provides maps for each of the five Fee Schedule Areas discussed in Volume I. The set of maps for each option, and each percentage threshold within option begins with a national map showing GAF values for each state that has a single, statewide FSA. A map for each State with multiple FSAs under Options 1, 1i, 2 and 3 is also included. For Option 4, maps are included for each of the nine Census Divisions. Options 1, 1i, and 2 have multiple sub-options based on different percentage thresholds. A map is included for each multi-FSA state for the under which it first has more than one FSA. The map is not repeated for subsequent, lower percentage thresholds unless additional FSAs are created in that State. Under Options 1 and 2, larger scale maps for a few metropolitan regions — the Washington, D.C. area, the New York City area, and the San Francisco Bay area — are included. All numerical values on maps are the 1996 Medicare Fee Schedule Geographic Adjustment Factors (GAFs). Maps for Policy options — basic and extended — are identical to the Option 1i (iterative) maps, 5 percent and 3.5 percent thresholds, respectively, with the exception of three States: Massachusetts, Missouri, and Pennsylvania. Separate maps for these three States and national maps under the Policy Options are provided. Otherwise, the reader should refer to the Option 1i maps for the policy option maps. See also related Volume I, Final Report-Text and Volume II: Appendix Tables.			
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b. Identifiers/Open-Ended Terms Medicare Fee Schedule Area (MFSA); Medicare physician payment; Medicare geographic practice cost index (GPCD); Medicare geographic adjustment factor (GAF); Medicare payment localities;			
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## EXPLANATION OF MAPS

Volume III of the report contains maps for each of the five Fee Schedule Area (FSA) options discussed in Volume I. The set of maps for each option, and each percentage threshold within option (where applicable), begins with a national map showing GAF values for each state that has a single, statewide FSA. A map for each state with multiple FSAs under Options 1, 1i, 2, and 3 is also included. For Option 4, maps are included for each of the nine Census Divisions. Options 1, 1i and 2 have multiple sub-options based on different percentage thresholds. A map is included for each multi-FSA state for the threshold under which it first has more than one FSA. This map is not repeated for subsequent, lower percentage thresholds unless additional FSAs are created in that state. Under Options 1 and 2, larger-scale maps for a few major metropolitan regions—the Washington, D.C. area, the New York City area, and the San Francisco Bay area—are included. All numerical values on maps are the 1996 Medicare Fee Schedule Geographic Adjustment Factors (GAFs).

Maps for Policy Options, Basic and Extended, are identical to the Option 1i maps, 5 percent and 3.5 percent thresholds, respectively, with the exception of three states: Massachusetts, Missouri, and Pennsylvania. Separate maps for these three state and national maps under the Policy Options are provided. Otherwise, the reader should refer to the Option 1i maps for the Policy Options maps.

TABLE 1

CONCORDANCE (INDEX) OF MAPS\*  
(Table Entries are Page Numbers)

Threshold	FEE SCHEDULE AREA OPTION AND THRESHOLD																		
	POLICY OPTIONS		OPTION 1 - ITERATIVE					OPTION 1					OPTION 2					OPTION 3	
	Basic	Extended	5%	3.5%	10%	5%	4%	3.5%	3%	2.5%	10%	5%	4%	3.5%	3%	2.5%	10%	5%	
Alabama	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
National	0	0d	1	18	27	29	36	45	51	59	84	66	76	83	93	89	106	135	
Alebans	-	17	-	17	-	-	-	-	-	60	-	-	-	-	-	100	107	140	
Arizona	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	106	108	143	
California	2	18	2	18	-	30	30	46	46	61	-	67	67	85	85	101	109	144	
San Francisco Bay Area	-	-	-	-	-	31	31	31	31	62	-	88	88	88	88	-	-	-	
Connecticut	-	19	-	19	-	-	-	-	-	52	-	-	-	-	-	-	110	138	
Florida	3	3	3	3	32	32	32	53	53	-	69	69	86	86	86	86	111	138	
Georgia	4	4	4	4	-	39	38	39	39	-	-	77	77	77	77	77	112	138	
Idaho	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	113	143	
Illinois	5	20	5	20	33	33	47	47	47	-	-	78	78	78	78	78	114	139	
Indiana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	102	115	139	
Kansas	-	21	-	21	-	-	-	-	-	48	48	48	-	-	87	87	103	118	
Kentucky	-	22	-	22	-	-	-	-	-	53	-	-	-	-	-	104	117	140	
Louisiana	6	8	6	6	-	-	-	-	-	49	49	49	-	-	88	88	88	118	
Maine	7	7	7	7	-	-	-	-	-	54	54	-	-	-	79	79	79	119	
Maryland	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	120	138	
Massachusetts	0a	0a	-	-	-	-	-	-	-	-	-	-	-	-	-	-	121	136	
Michigan	9	9	9	9	-	-	40	40	40	40	-	-	80	80	80	80	122	139	
Mississippi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	123	140	
Missouri	0b	-	0b	-	23	-	-	-	-	-	-	70	81	81	-	81	94	124	
Nebraska	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	125	143	
New Jersey	10	10	10	10	-	-	-	-	-	55	55	-	-	-	-	-	126	137	
New York	11	11	11	11	-	34	41	41	41	-	71	71	71	71	71	71	127	137	
New York City Area	-	-	-	-	-	35	42	42	42	-	72	72	72	72	72	72	-	-	
Oregon	12	12	12	12	-	-	-	-	-	56	56	-	-	-	-	-	128	144	
Pennsylvania	0c	0c	13	13	-	36	36	36	36	-	73	73	73	73	73	73	129	137	
Texas	14	14	14	14	-	37	43	43	43	-	74	82	89	89	89	89	130	142	
Virginia	-	24	-	24	-	-	-	-	-	57	57	-	-	-	-	95	131	138	
Washington	15	15	15	15	-	-	44	44	44	44	-	-	-	-	-	90	99	132	
West Virginia	-	25	-	25	-	-	-	-	-	-	-	-	-	-	-	96	133	138	
Wisconsin	-	26	-	26	-	-	-	-	-	50	58	-	75	75	91	97	127	139	
Washington, D.C.	-	-	-	-	-	-	28	28	28	28	-	65	65	65	65	-	-	138	

\* Tables entries are Volume III page numbers where a national or state map can be located for a Fee Schedule Area option and threshold. A "dash" indicates that the state is a single statewide Fee Schedule Area for that option and threshold.

States that are single statewide areas for all options and thresholds (e.g., states that were statewide incelfees as of January 1, 1986) do not appear in the table.

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## POLICY OPTIONS, BASIC AND EXTENDED\*

- Statewide FSAs, except for Medicare Payment Localities Whose GAF Exceeds the Average GAF of Lower-Cost Localities in a State by More Than a Specified Percentage Threshold.
- Subcounty Locality Parts are Aggregated to the County
- Massachusetts, Missouri, and Pennsylvania FSAs are fundamentally restructured.
- States with a Single Payment Locality as of January 1, 1995 Remain Statewide

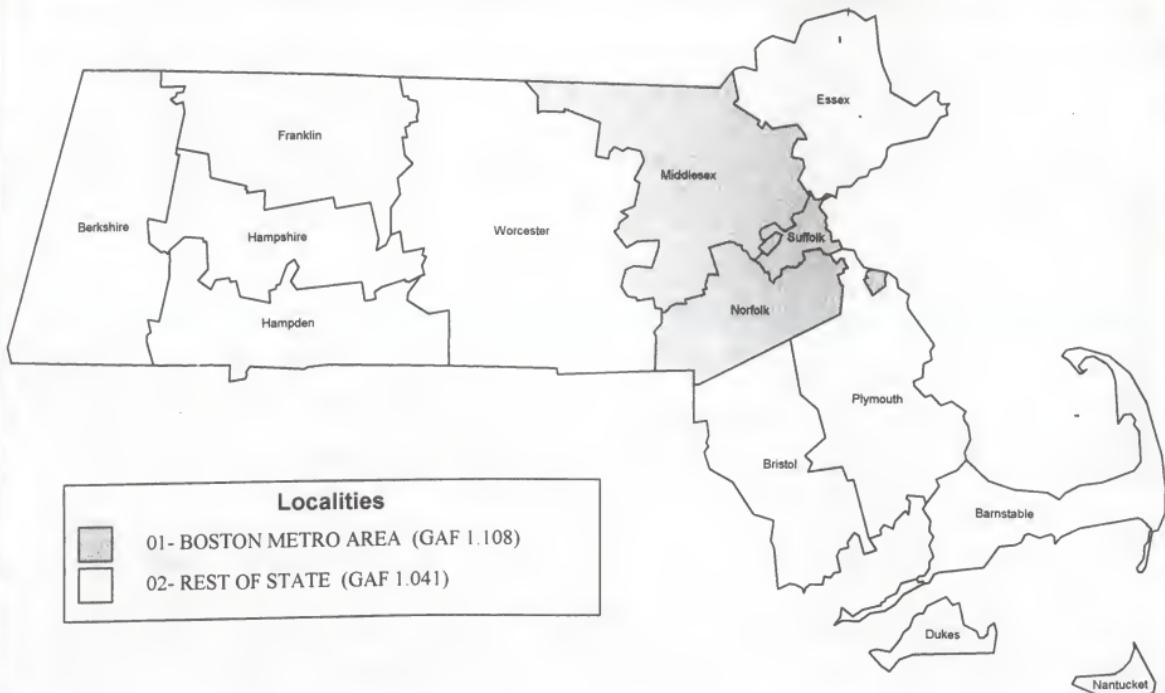
\* National maps, and maps for Massachusetts, Missouri, Pennsylvania are in this section. For all other maps, refer to Option 1i, 5% threshold (Policy Option, Basic) and Option 1i, 3.5% threshold (Policy Option, Extended).

## POLICY OPTION, BASIC, STATEWIDE FEE SCHEDULE AREAS



NOTE: There are 89 Fee Schedule Areas (37 Statewide) under this alternative. The shaded states contain multiple Fee Schedule Areas and are examined on companion maps.

## Policy Options, Basic and Extended MASSACHUSETTS Fee Schedule Areas



## Policy Options, Basic and Extended MISSOURI Fee Schedule Areas



## Localities

- 01- ST.LOUIS AREA (GAF 0.984)
- 02- KANSAS CITY AREA (GAF 0.983)
- 03- REST OF STATE (GAF 0.911)

## POLICY OPTION, EXTENDED, STATEWIDE FEE SCHEDULE AREAS



NOTE: There are 103 Fee Schedule Areas (30 Statewide) under this alternative. The shaded states contain multiple Fee Schedule Areas and are examined on companion maps.

## OPTION 1i

Statewide FSAs, Except for Medicare Payment Localities Whose GAF Exceeds the Average GAF of Lower-price State Localities by More Than a Specified Percentage Threshold

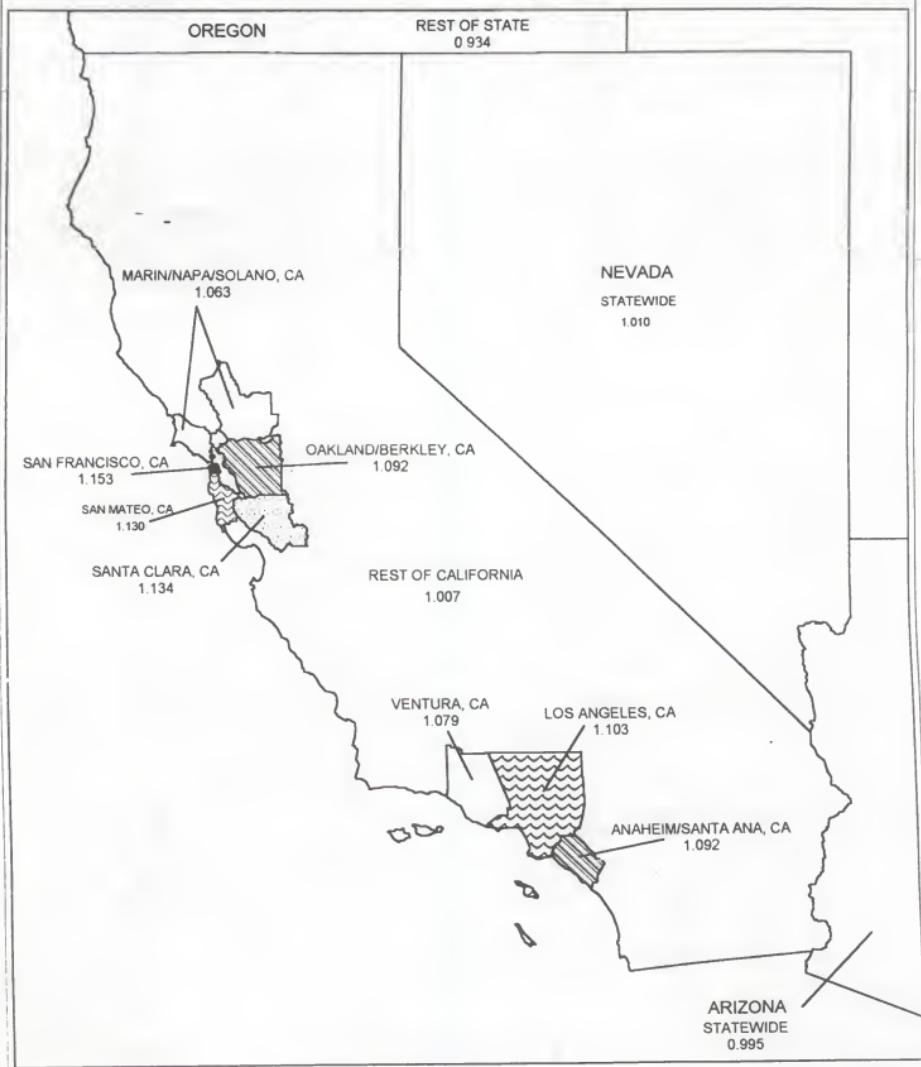
States with a single payment locality as of January 1, 1995 remain statewide.

## OPTION 1, ITERATIVE, 5% THRESHOLD, STATEWIDE FEE SCHEDULE AREAS



NOTE: There are 87 Fee Schedule Areas (39 Statewide) under this alternative. The shaded states contain multiple Fee Schedule Areas and are examined on companion maps.

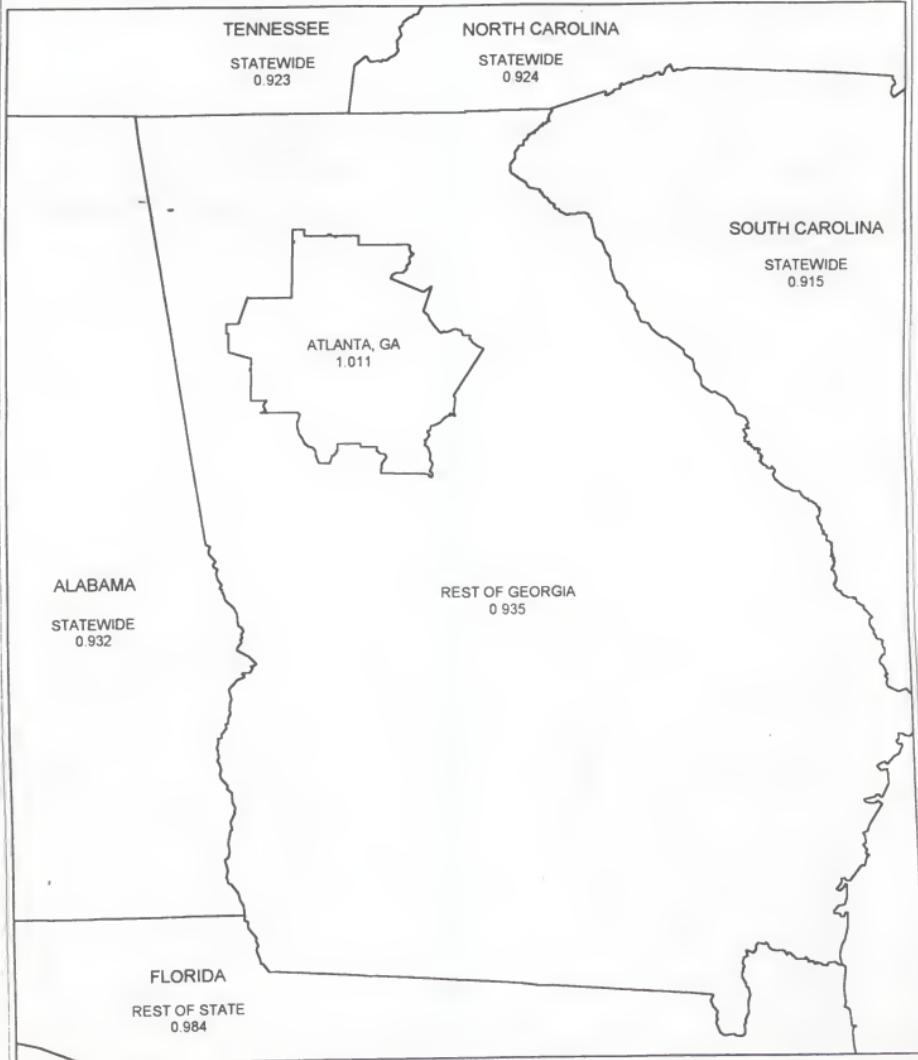
## OPTION 1, ITERATIVE, 5% THRESHOLD, CALIFORNIA FEE SCHEDULE AREAS



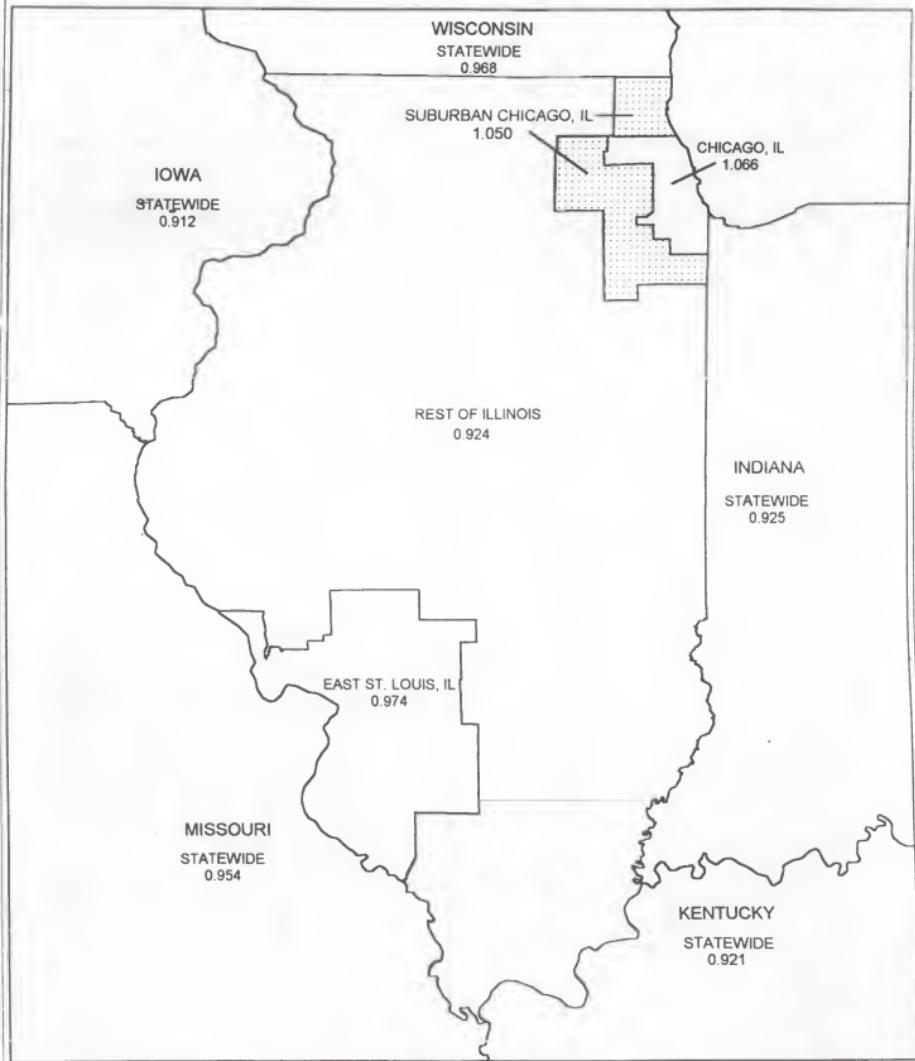
OPTION 1, ITERATIVE, 5% THRESHOLD, FLORIDA FEE SCHEDULE AREAS



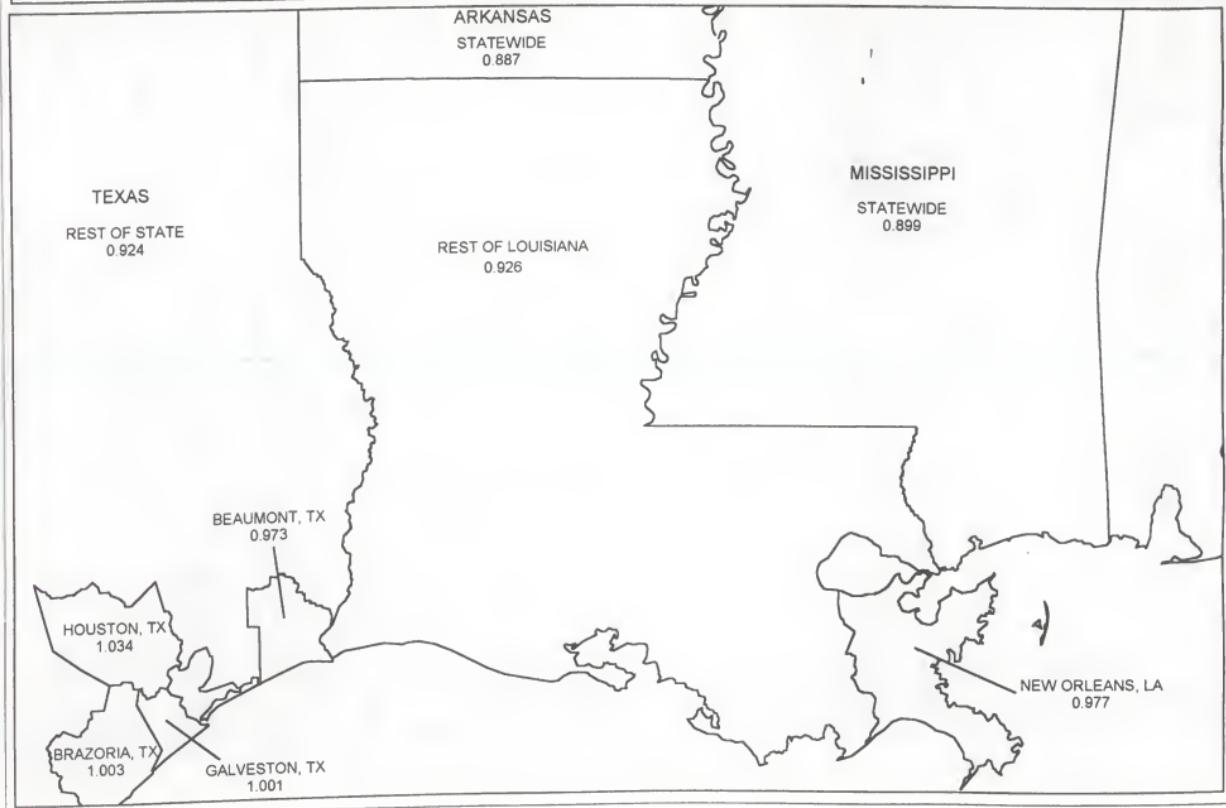
**OPTION 1, ITERATIVE, 5% THRESHOLD, GEORGIA FEE SCHEDULE AREAS**



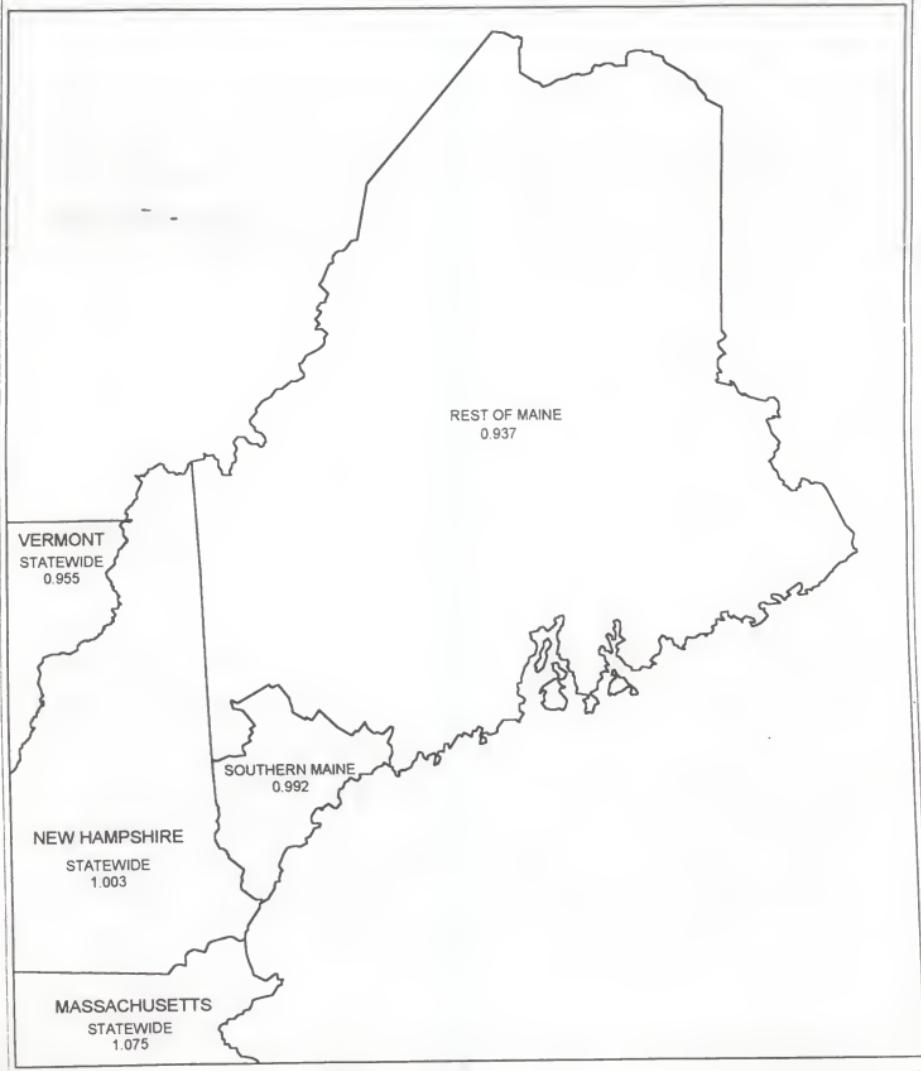
**OPTION 1, ITERATIVE, 5% THRESHOLD, ILLINOIS FEE SCHEDULE AREAS**



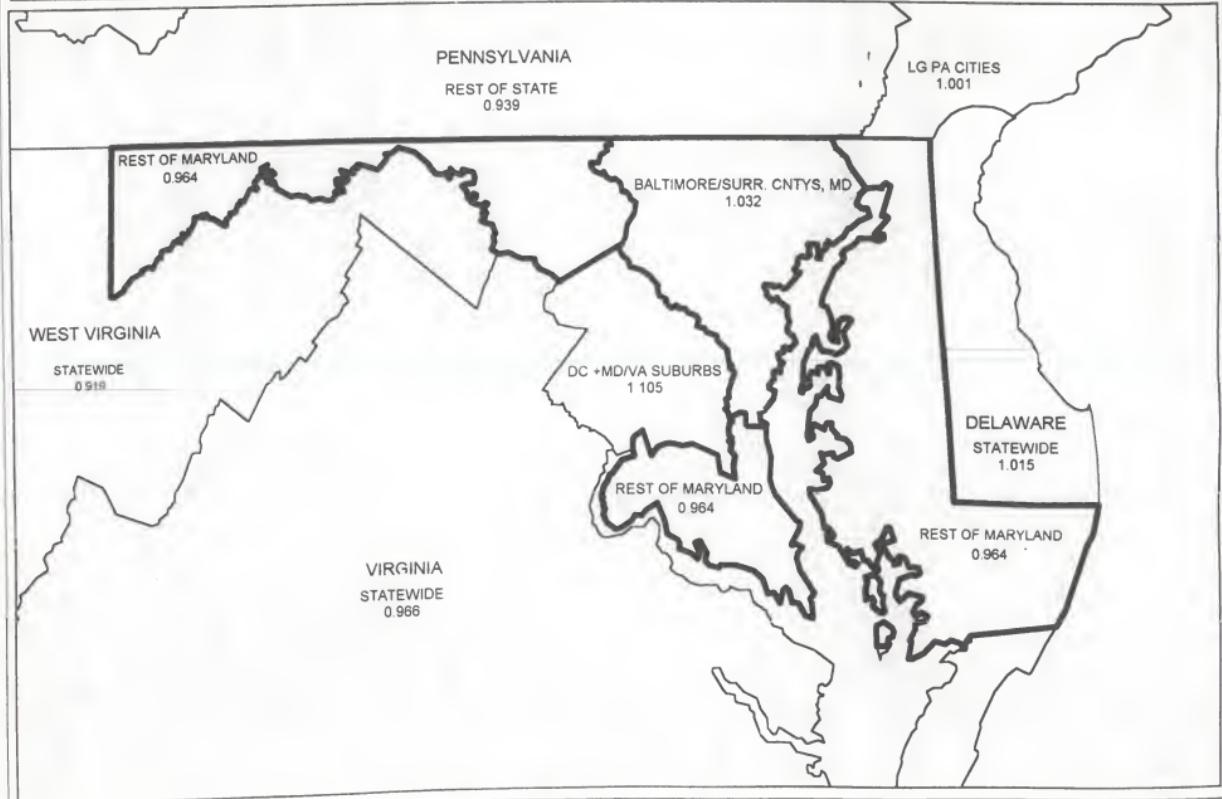
## OPTION 1, ITERATIVE, 5% THRESHOLD, LOUISIANA FEE SCHEDULE AREAS



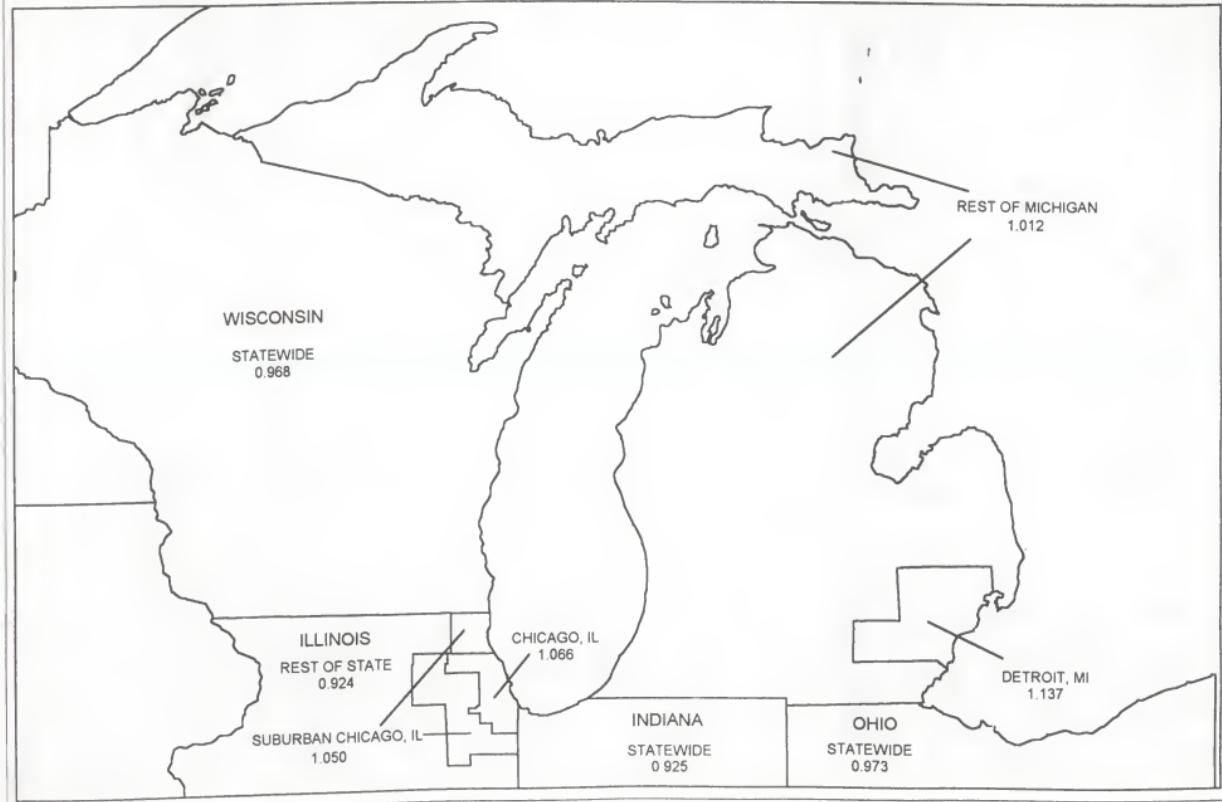
OPTION 1, ITERATIVE, 5% THRESHOLD, MAINE FEE SCHEDULE AREAS



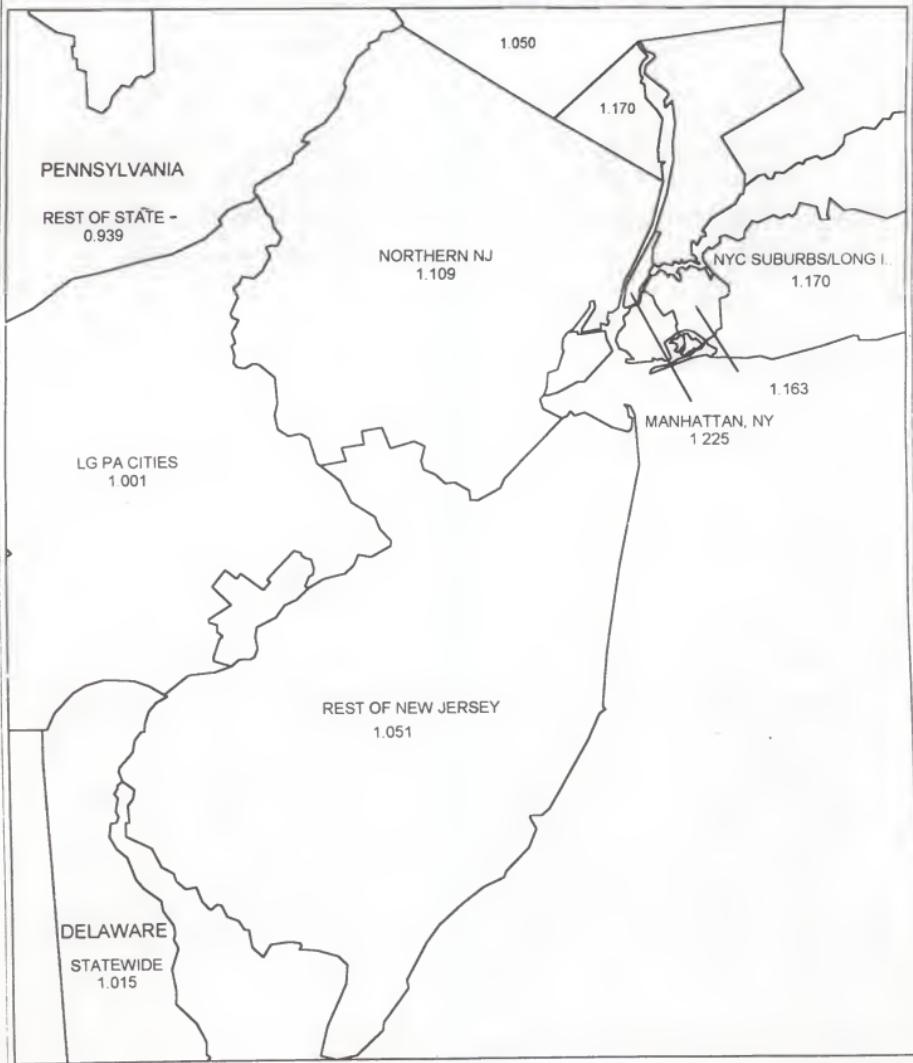
## OPTION 1, ITERATIVE, 5% THRESHOLD, MARYLAND FEE SCHEDULE AREAS



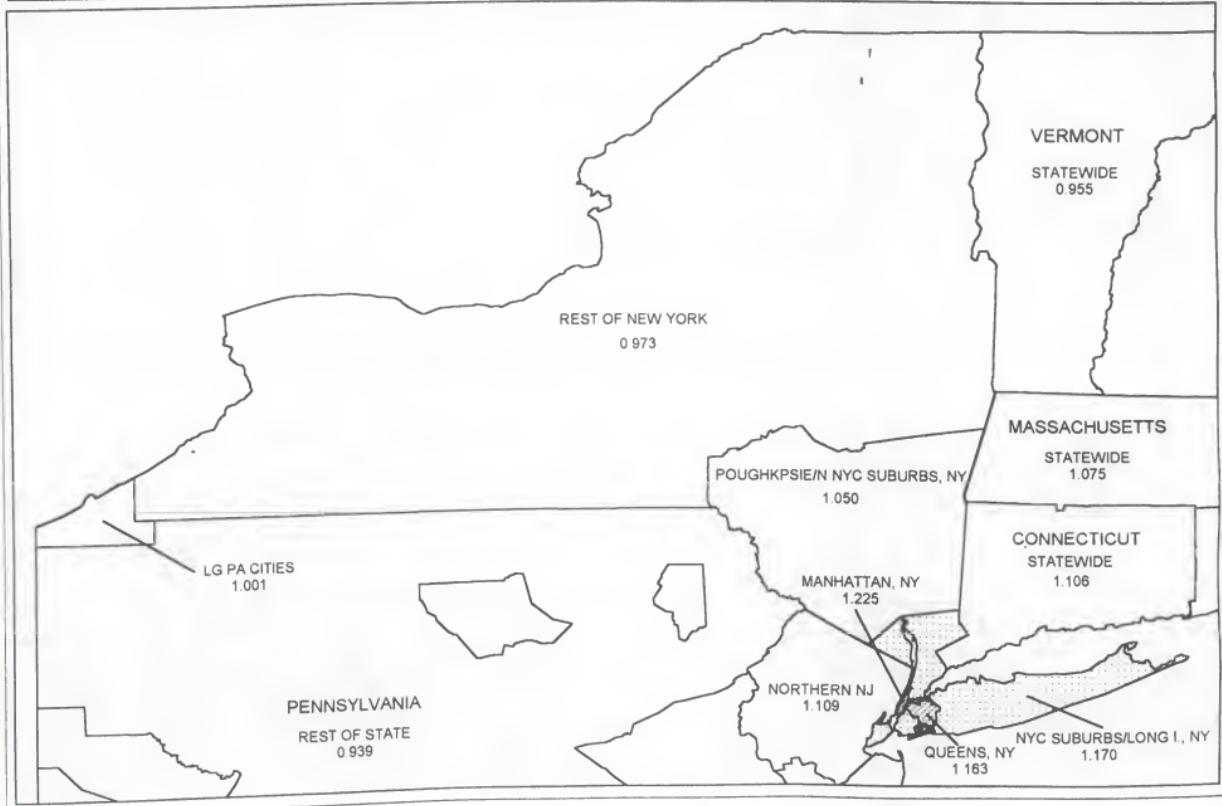
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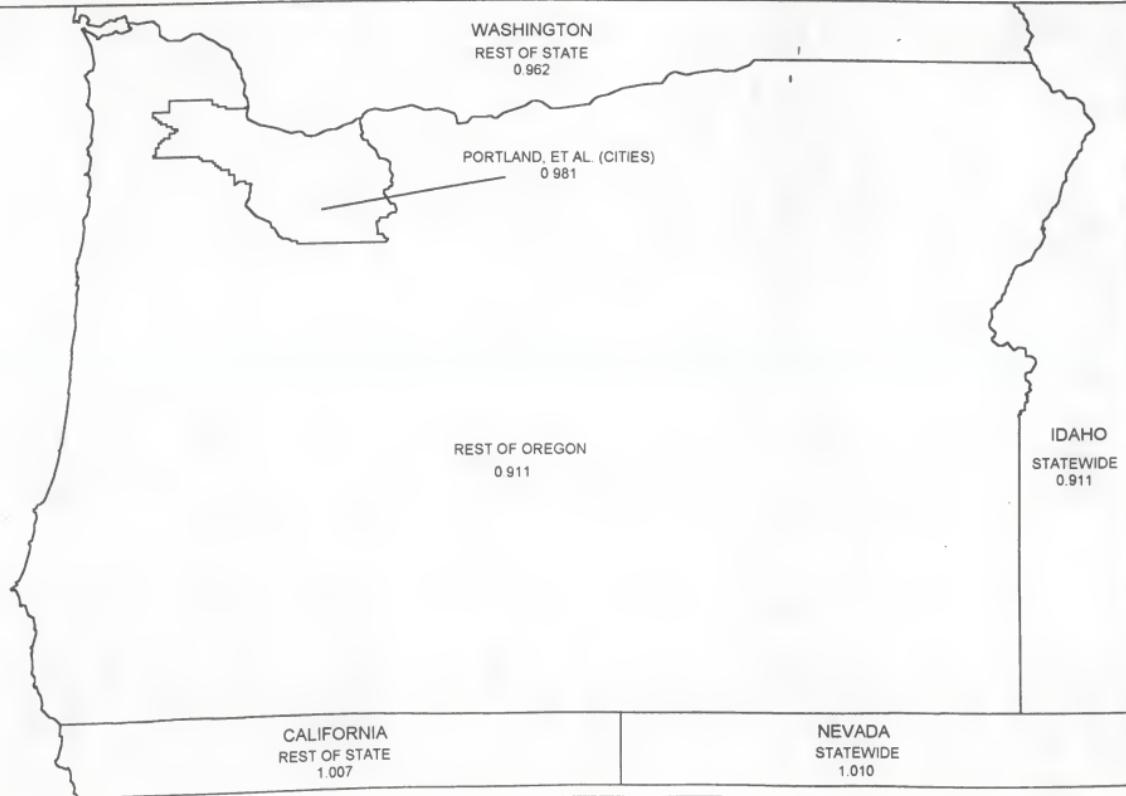
**OPTION 1, ITERATIVE, 5% THRESHOLD, NEW JERSEY FEE SCHEDULE AREAS**



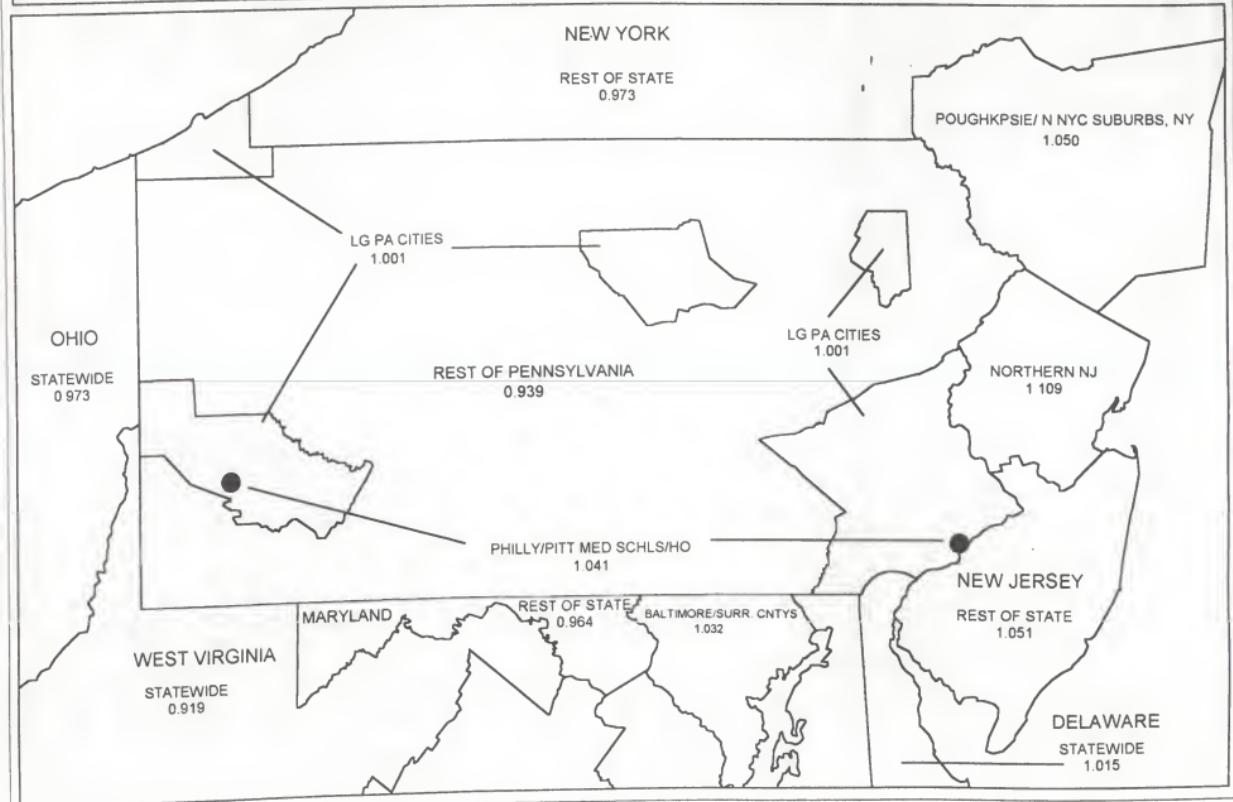
## OPTION 1, ITERATIVE, 5% THRESHOLD, NEW YORK FEE SCHEDULE AREAS



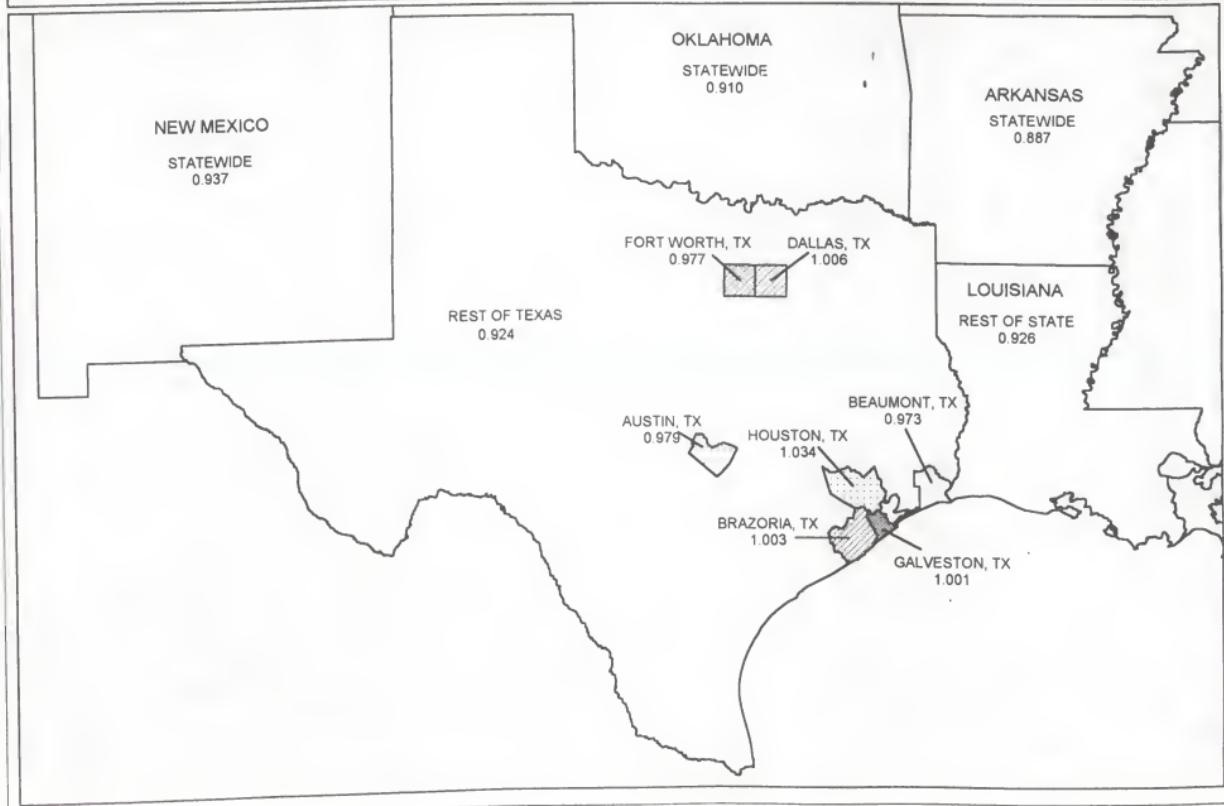
## OPTION 1, ITERATIVE, 5% THRESHOLD, OREGON FEE SCHEDULE AREAS



## OPTION 1, ITERATIVE, 5% THRESHOLD, PENNSYLVANIA FEE SCHEDULE AREAS



## OPTION 1, ITERATIVE, 5% THRESHOLD, TEXAS FEE SCHEDULE AREAS



## OPTION 1, ITERATIVE, 5% THRESHOLD, WASHINGTON FEE SCHEDULE AREAS



## OPTION 1, ITERATIVE, 3.5% THRESHOLD, STATEWIDE FEE SCHEDULE AREAS



The shaded states contain multiple Fee Schedule Areas and are examined on companion maps.

**OPTION 1, ITERATIVE, 3.5% THRESHOLD, ALABAMA FEE SCHEDULE AREAS**

TENNESSEE

STATEWIDE  
0.923

MISSISSIPPI

STATEWIDE  
0.899

BIRMINGHAM, AL  
0.957

REST OF ALABAMA  
0.922

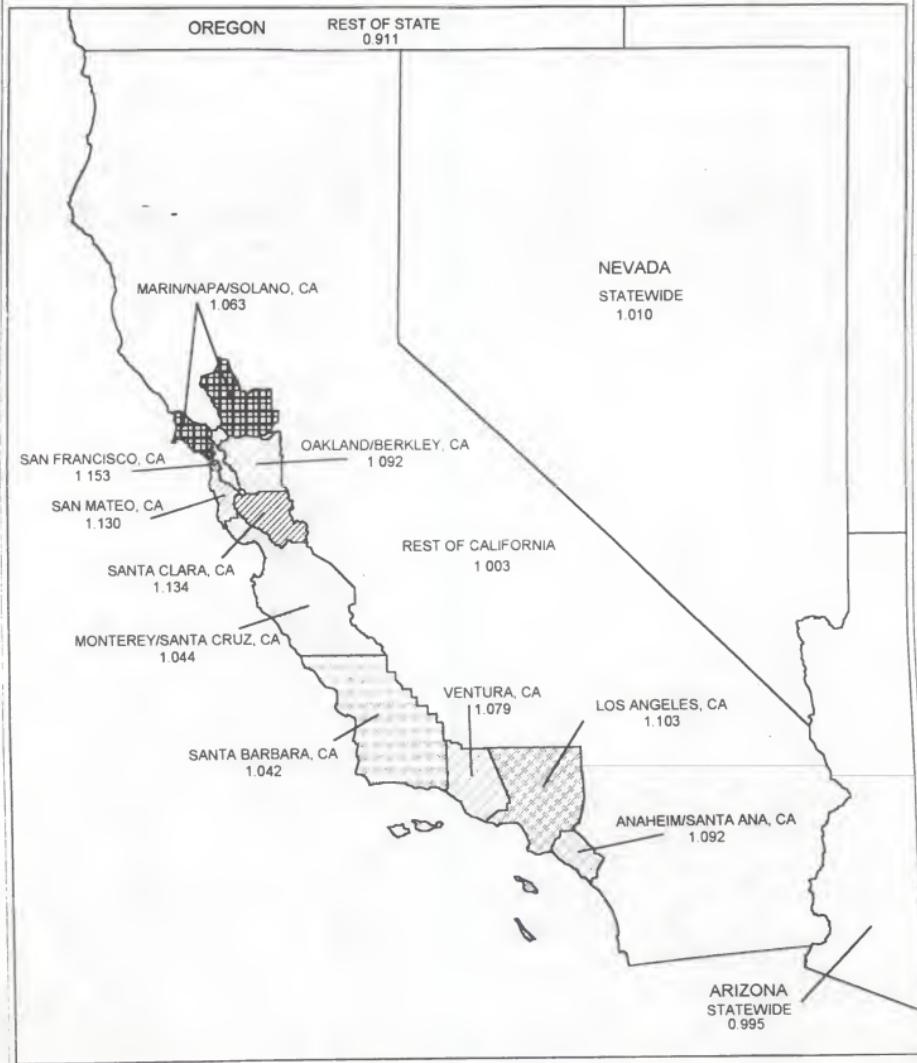
ATLANTA, GA  
1.011

GEORGIA  
REST OF STATE  
0.935

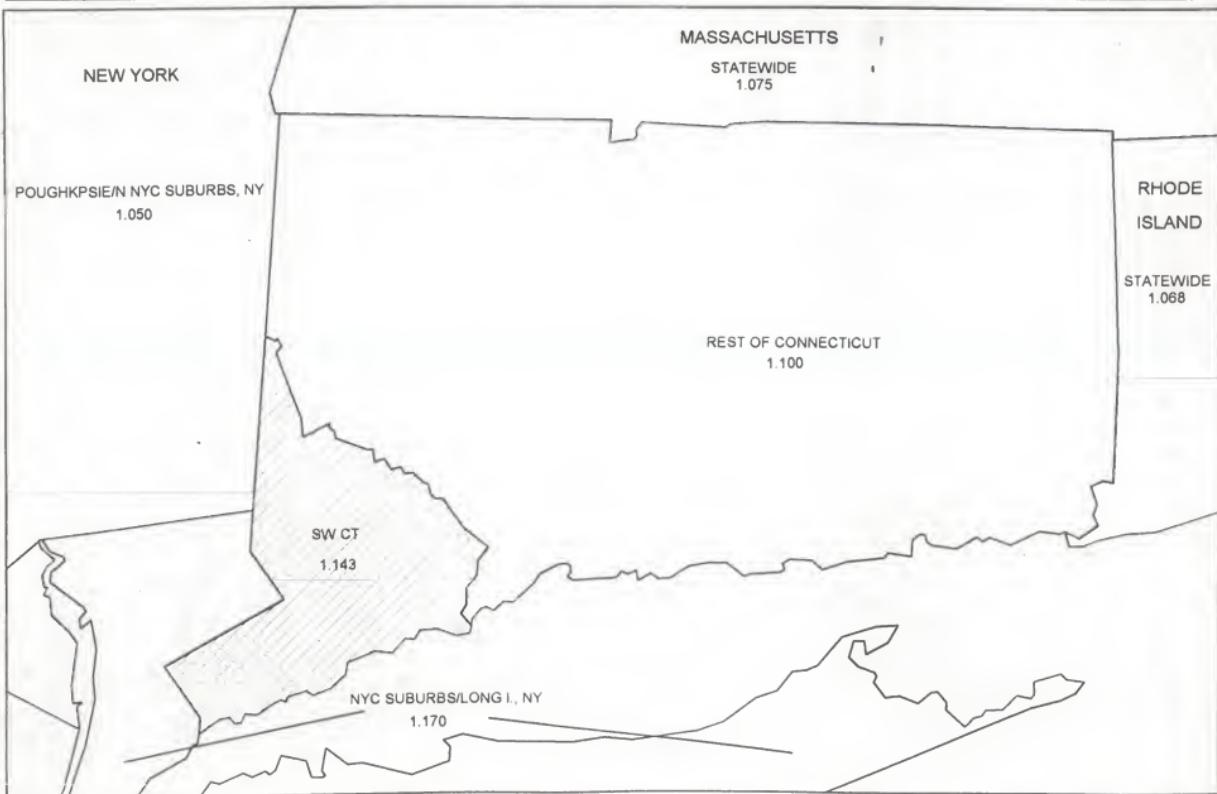
FLORIDA

REST OF STATE  
0.984

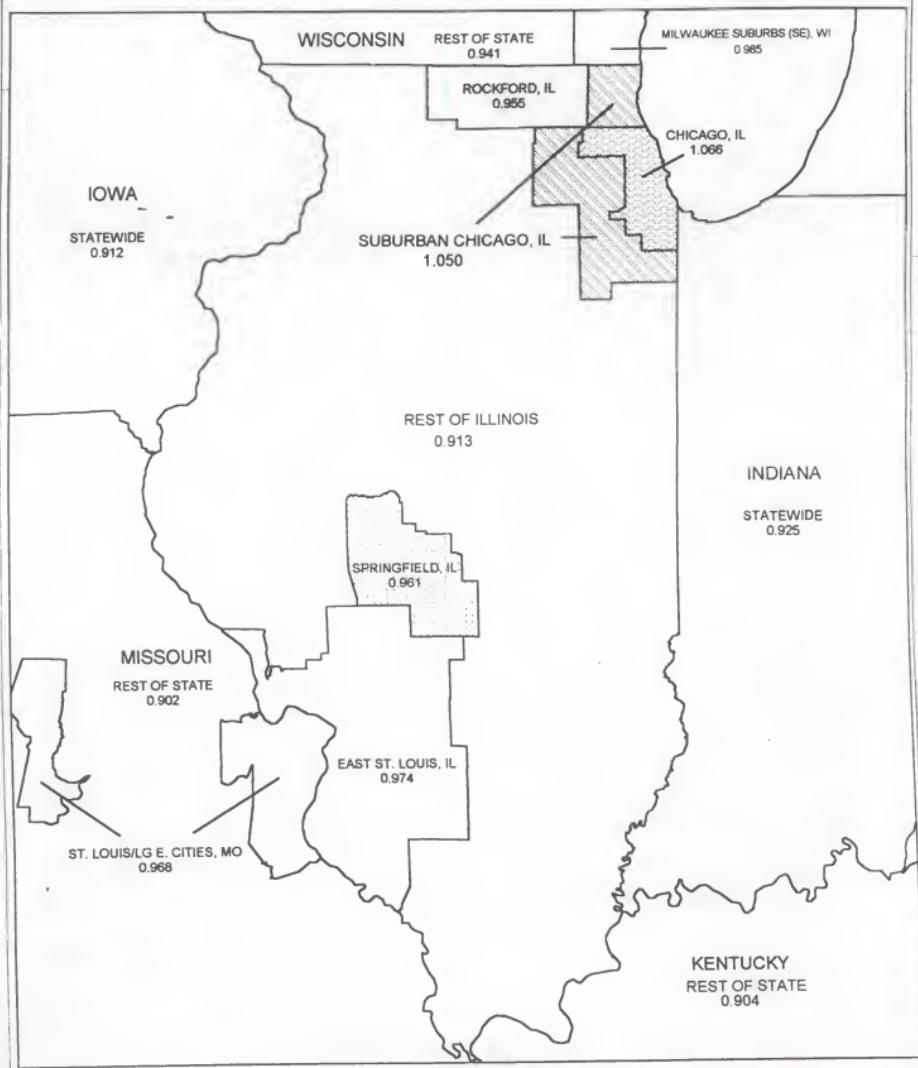
**OPTION 1, ITERATIVE, 3.5% THRESHOLD, CALIFORNIA FEE SCHEDULE AREAS**



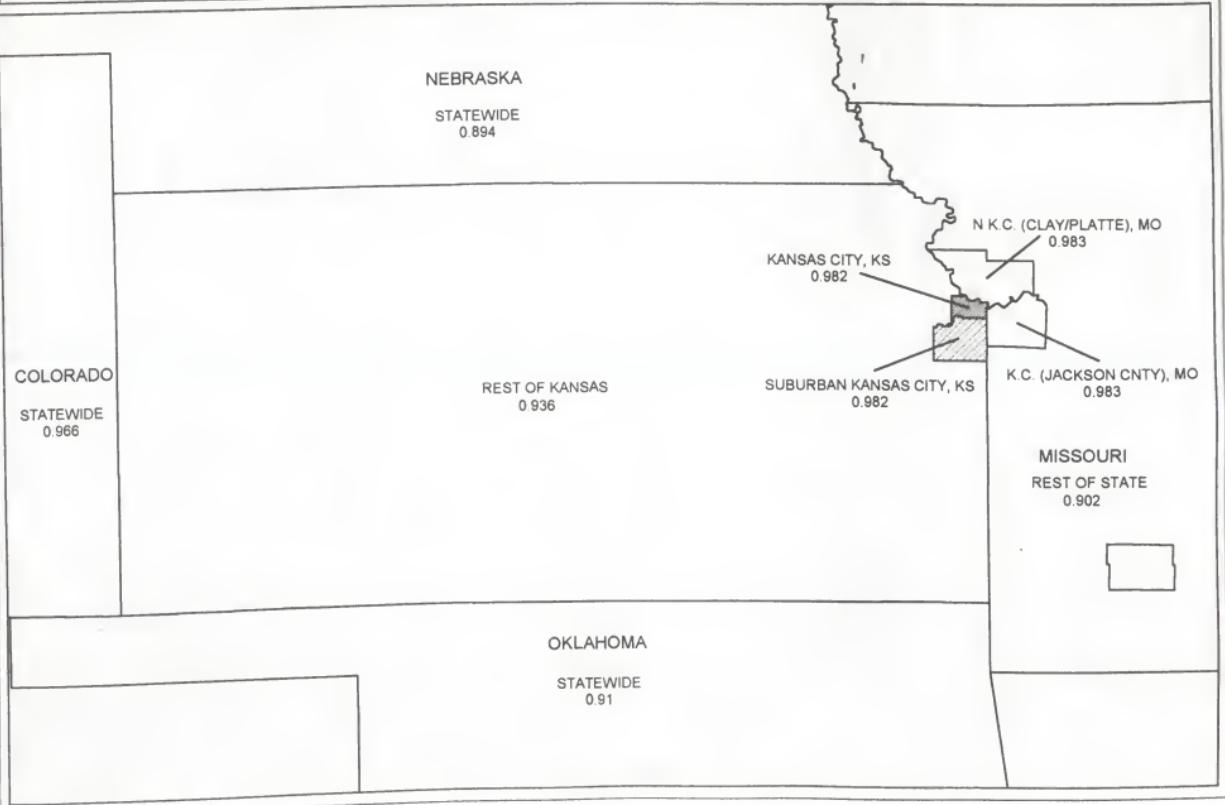
## OPTION 1, ITERATIVE, 3.5% THRESHOLD, CONNECTICUT FEE SCHEDULE AREAS



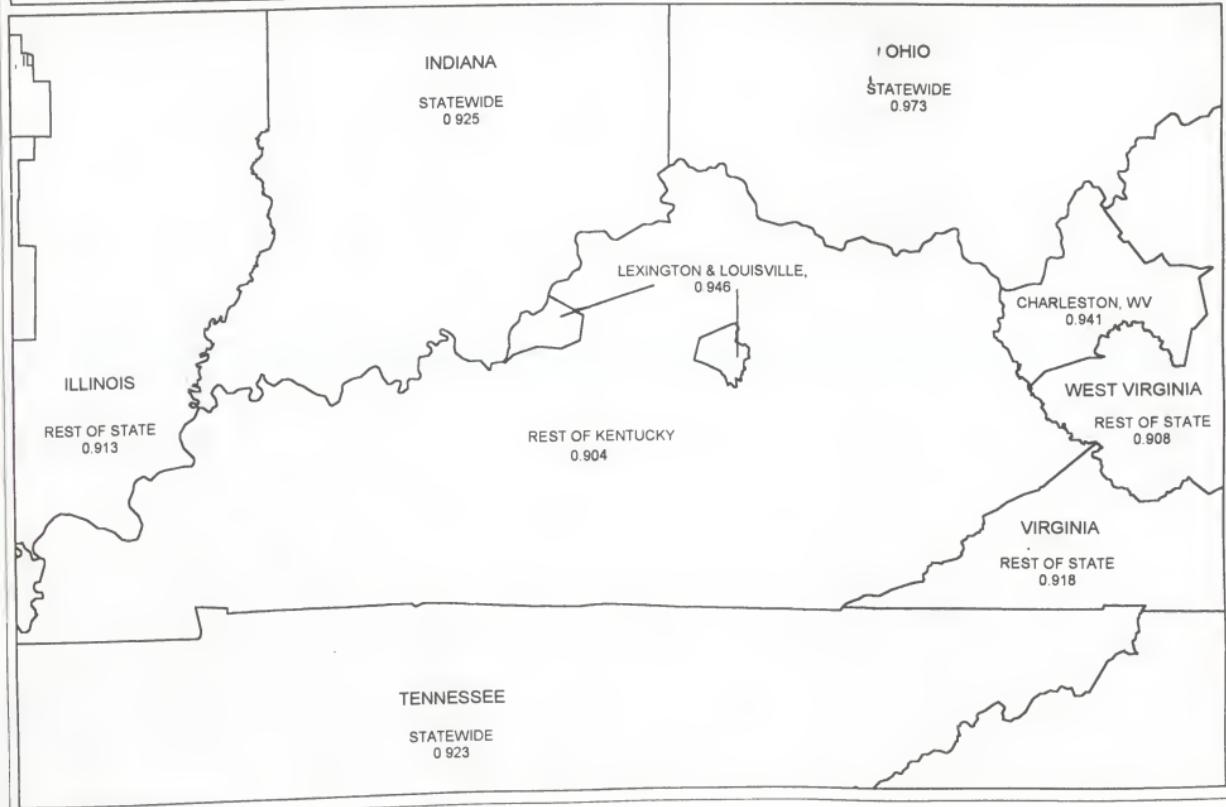
## OPTION 1, ITERATIVE, 3.5% THRESHOLD, ILLINOIS FEE SCHEDULE AREAS



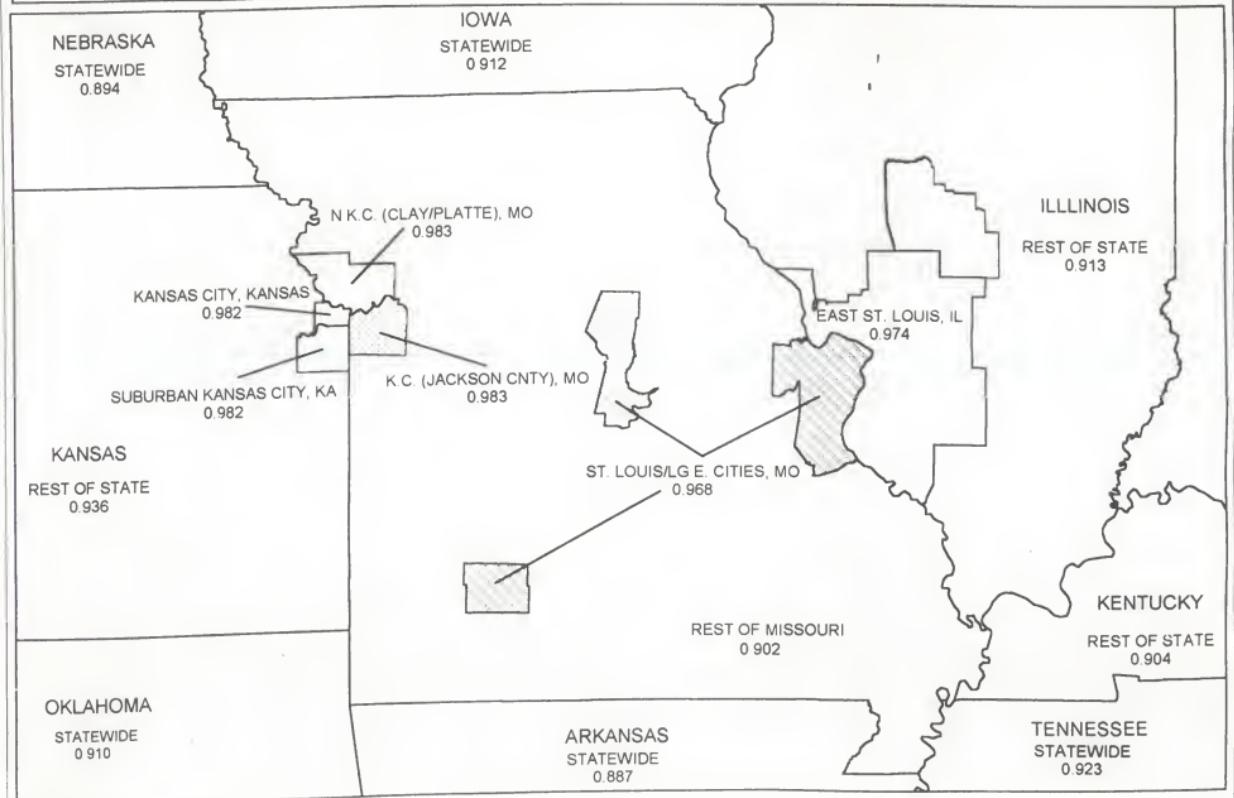
## OPTION 1, ITERATIVE, 3.5% THRESHOLD, KANSAS FEE SCHEDULE AREAS



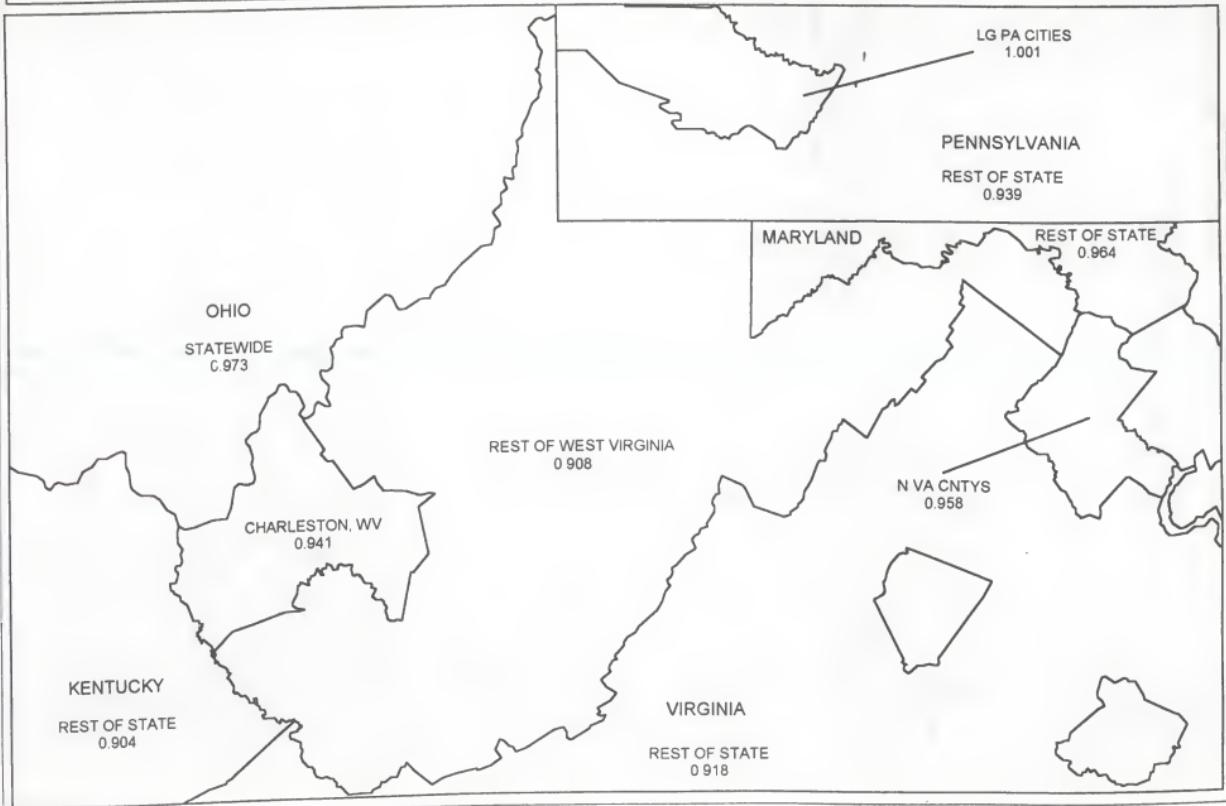
## OPTION 1, ITERATIVE, 3.5% THRESHOLD, KENTUCKY FEE SCHEDULE AREAS



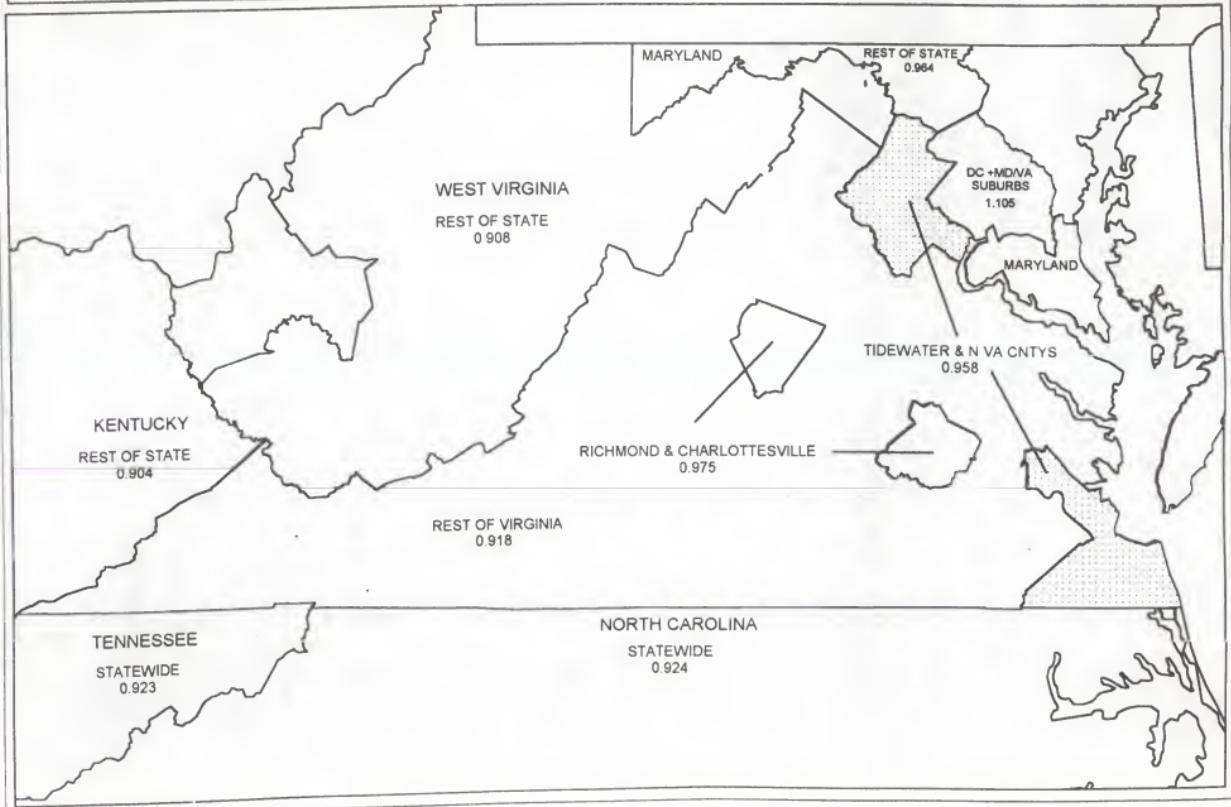
## OPTION 1, ITERATIVE, 3.5% THRESHOLD, MISSOURI FEE SCHEDULE AREAS



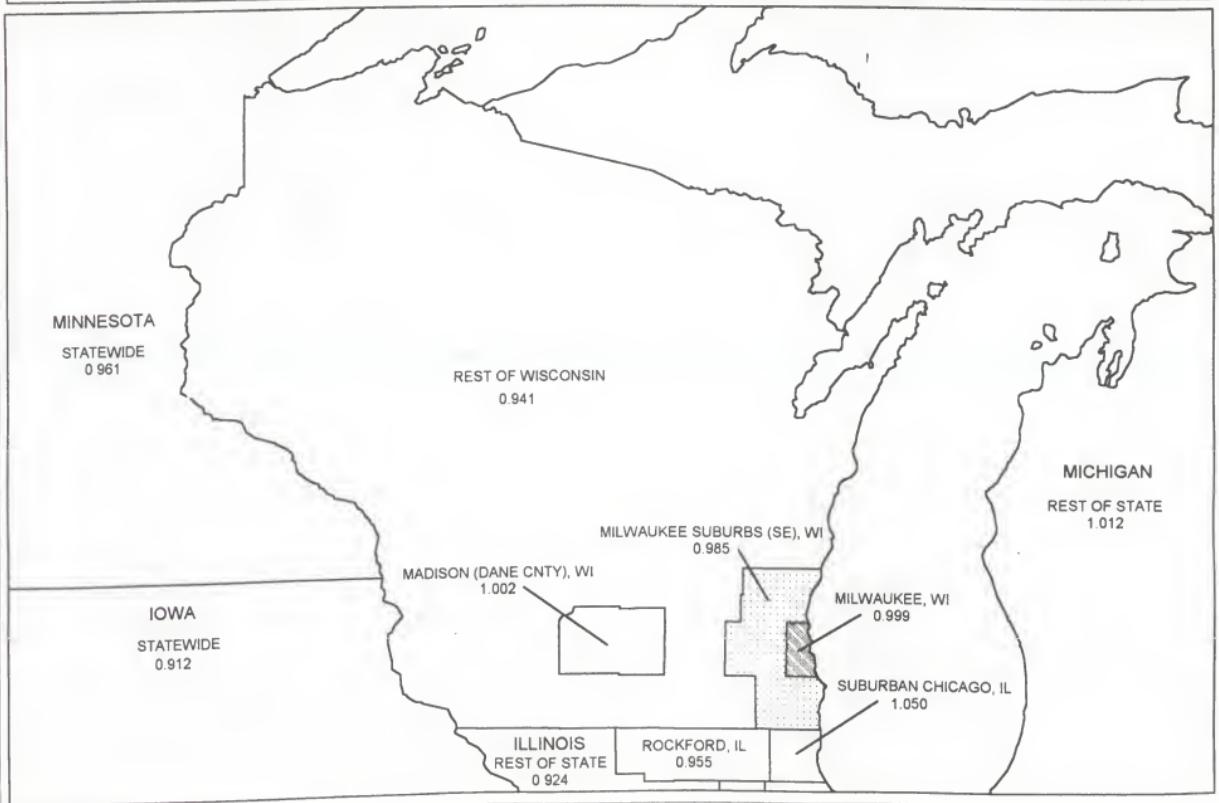
## OPTION 1, ITERATIVE, 3.5% THRESHOLD, WEST VIRGINIA FEE SCHEDULE AREAS



## OPTION 1, ITERATIVE, 3.5% THRESHOLD, VIRGINIA FEE SCHEDULE AREAS



## OPTION 1, ITERATIVE, 3.5% THRESHOLD, WISCONSIN FEE SCHEDULE AREAS



## OPTION 1

Statewide FSAs, Except for Medicare Payment Localities  
Whose GAF Exceeds the Statewide GAF by More Than a  
Specified Percentage Threshold

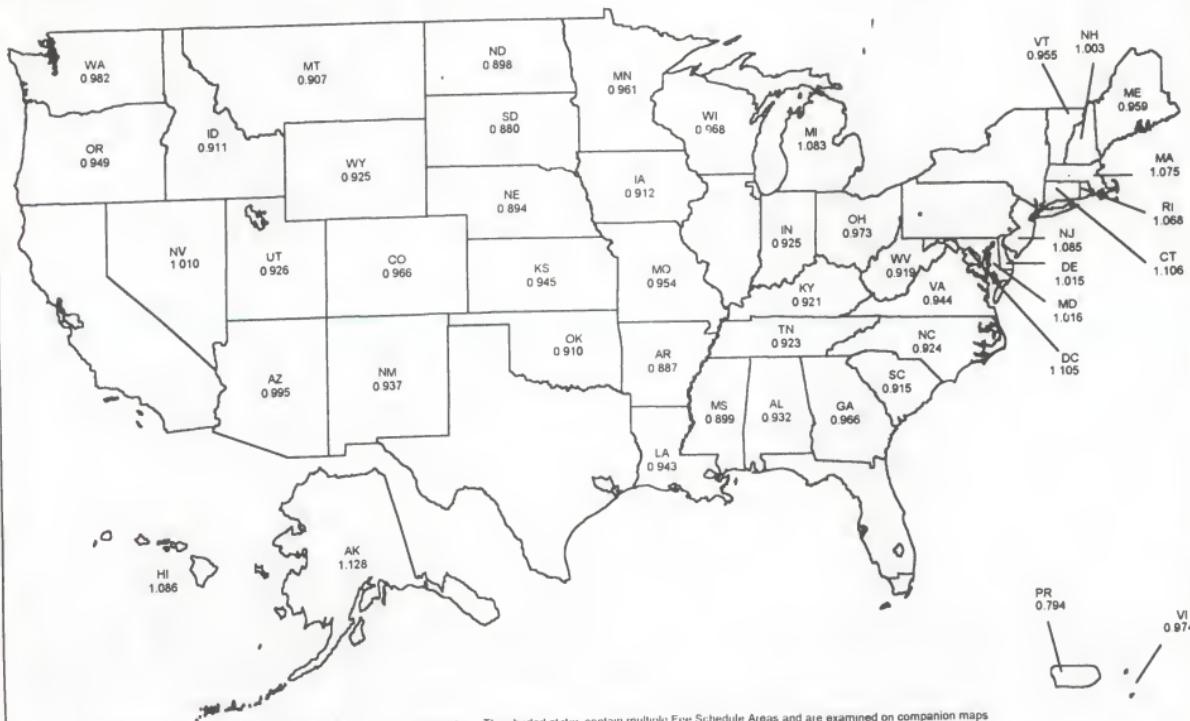
States with a single payment locality as of January 1, 1995  
remain statewide.

## OPTION 1, 10% THRESHOLD, STATEWIDE FEE SCHEDULE AREAS



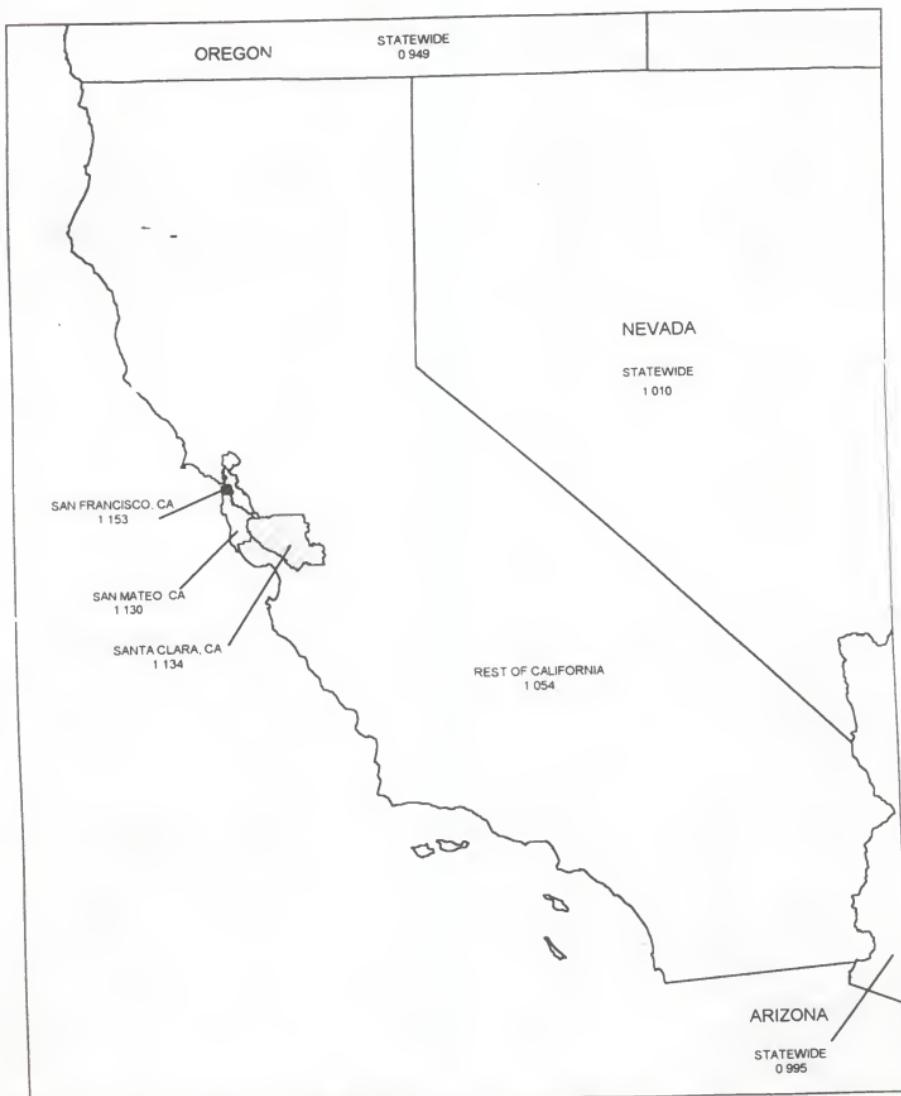
NOTE There are 53 Fee Schedule Areas under this alternative, all of which are statewide

## OPTION 1, 5% THRESHOLD, STATEWIDE FEE SCHEDULE AREAS

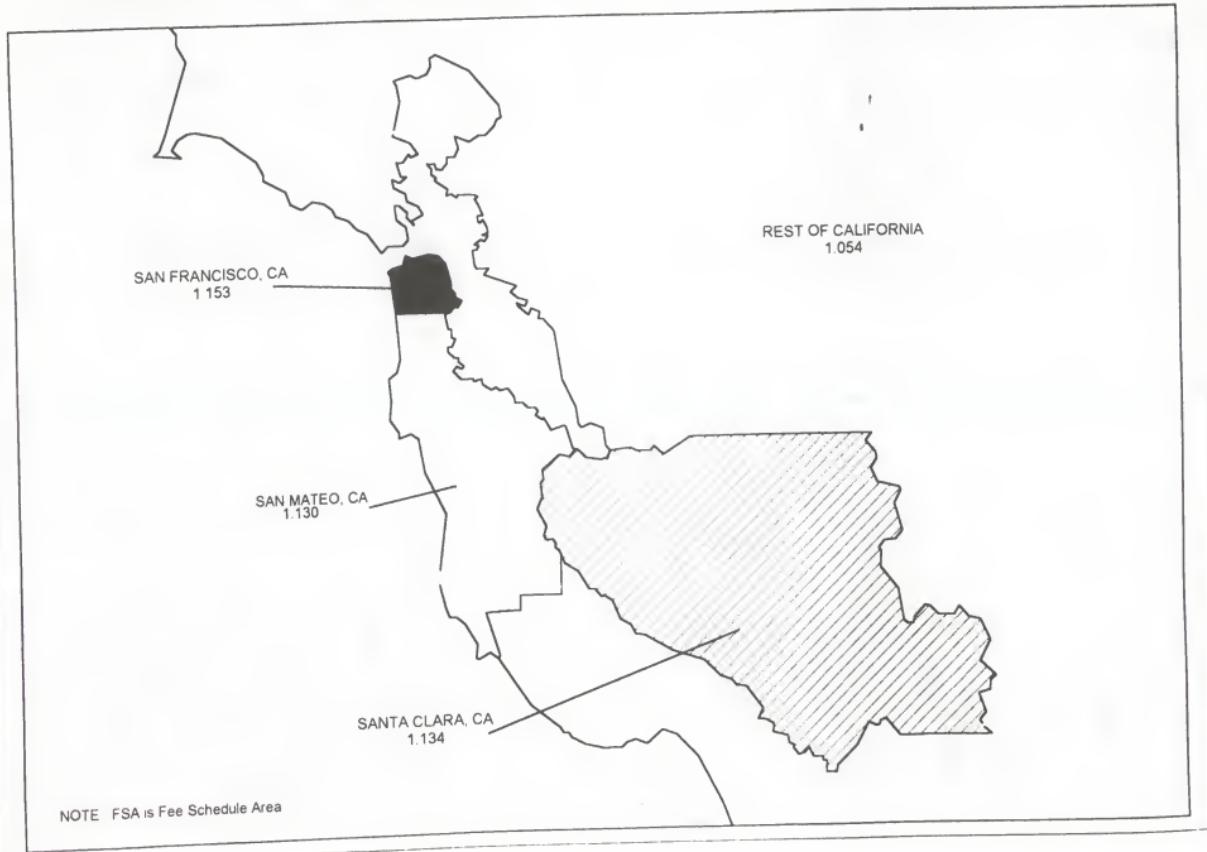


NOTE There are 61 Fee Schedule Areas (47 statewide) under this alternative. The shaded states contain multiple Fee Schedule Areas and are examined on companion maps.

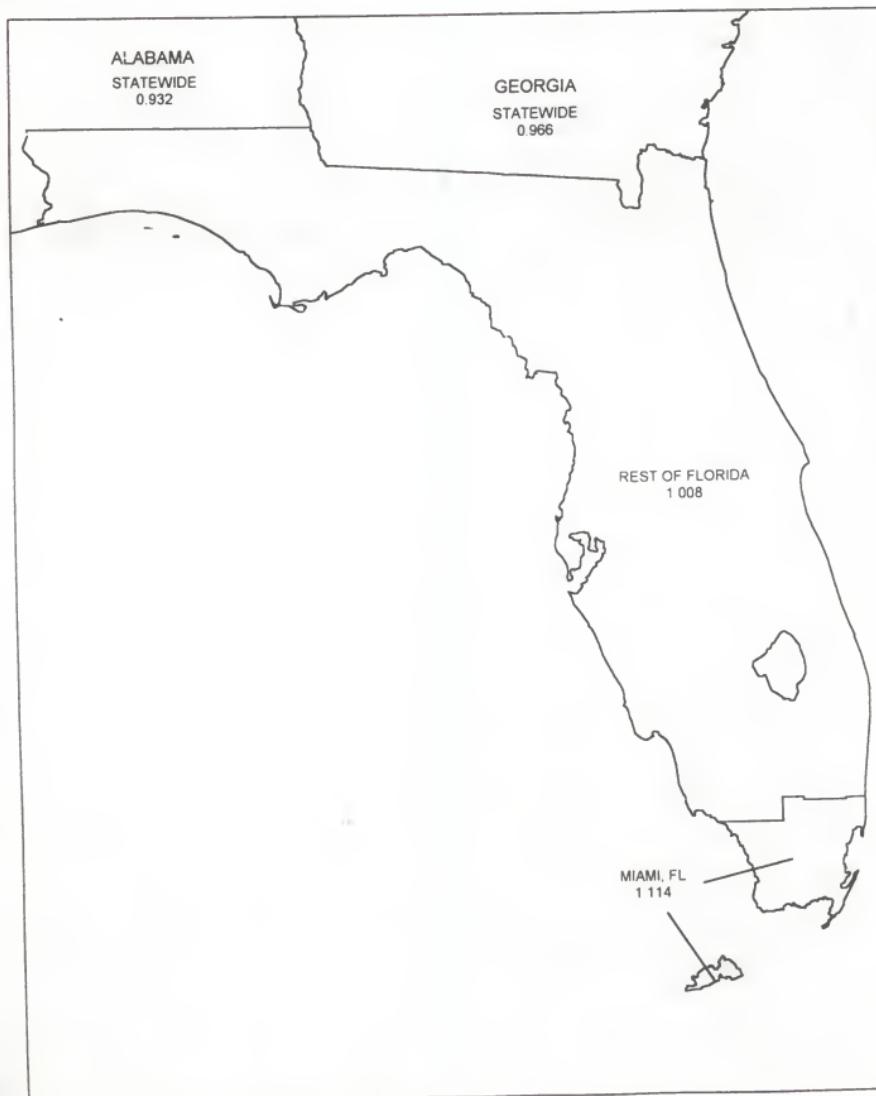
## OPTION 1, 5% THRESHOLD, CALIFORNIA FEE SCHEDULE AREAS



## OPTION 1, 5% THRESHOLD, SAN FRANCISCO BAY AREA FSAs



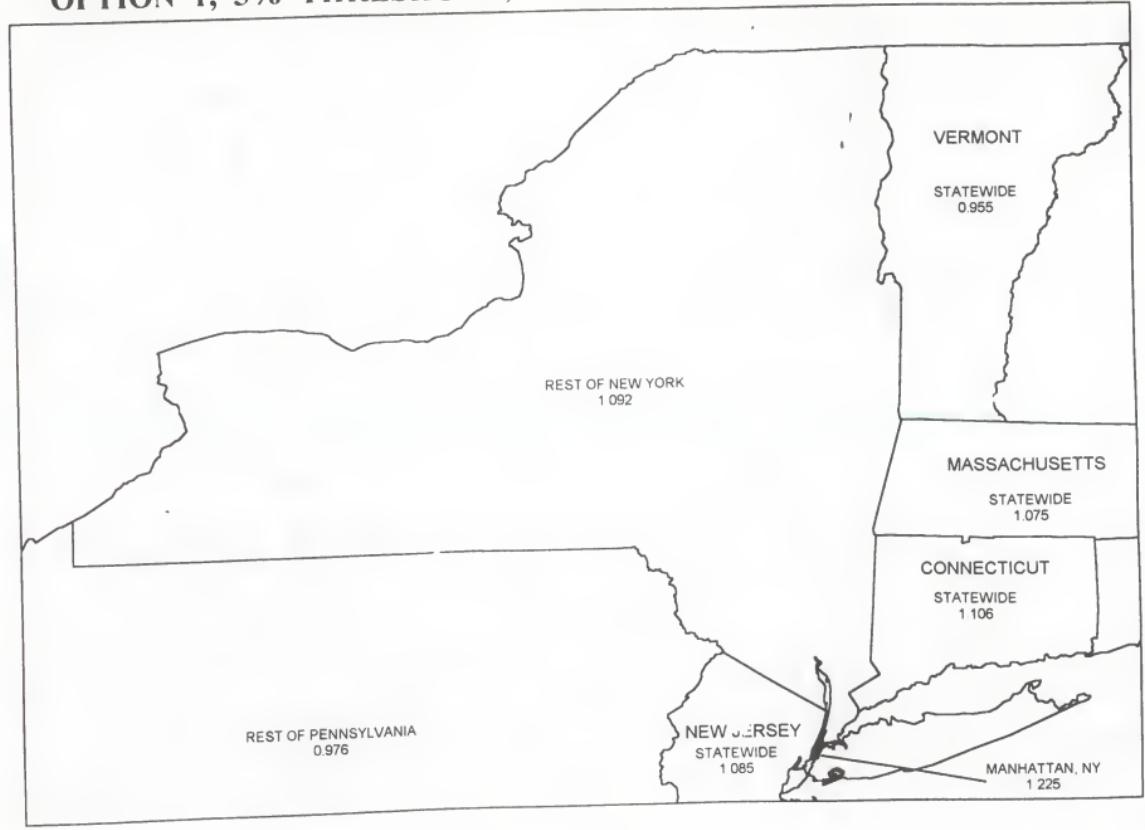
## OPTION 1, 5% THRESHOLD, FLORIDA FEE SCHEDULE AREAS



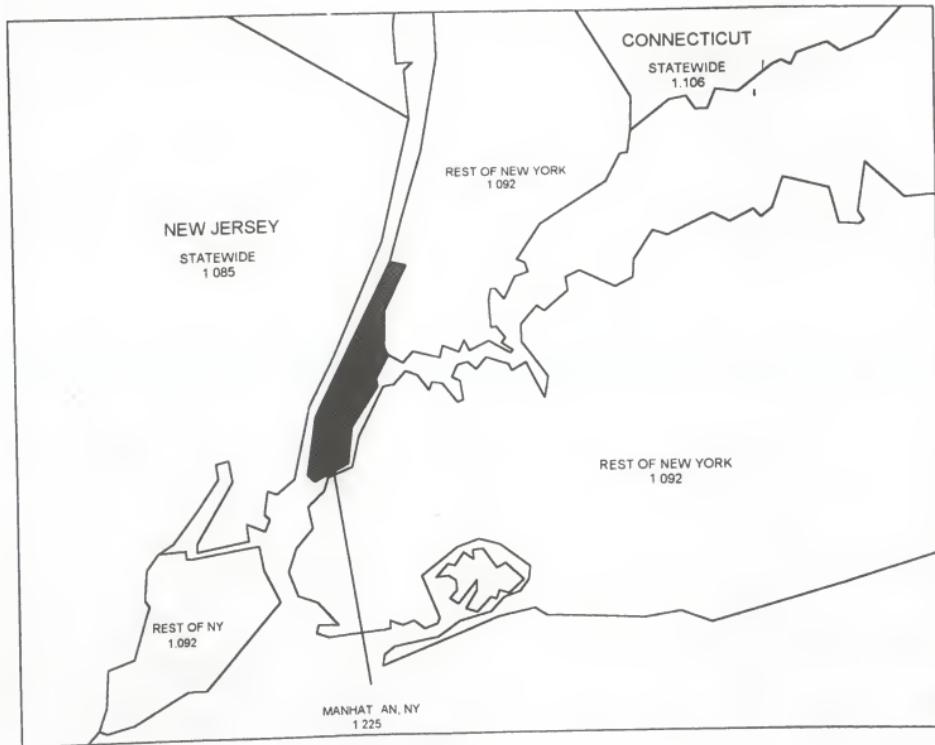
## OPTION 1, 5% THRESHOLD, ILLINOIS FEE SCHEDULE AREAS



## OPTION 1, 5% THRESHOLD, NEW YORK FEE SCHEDULE AREAS

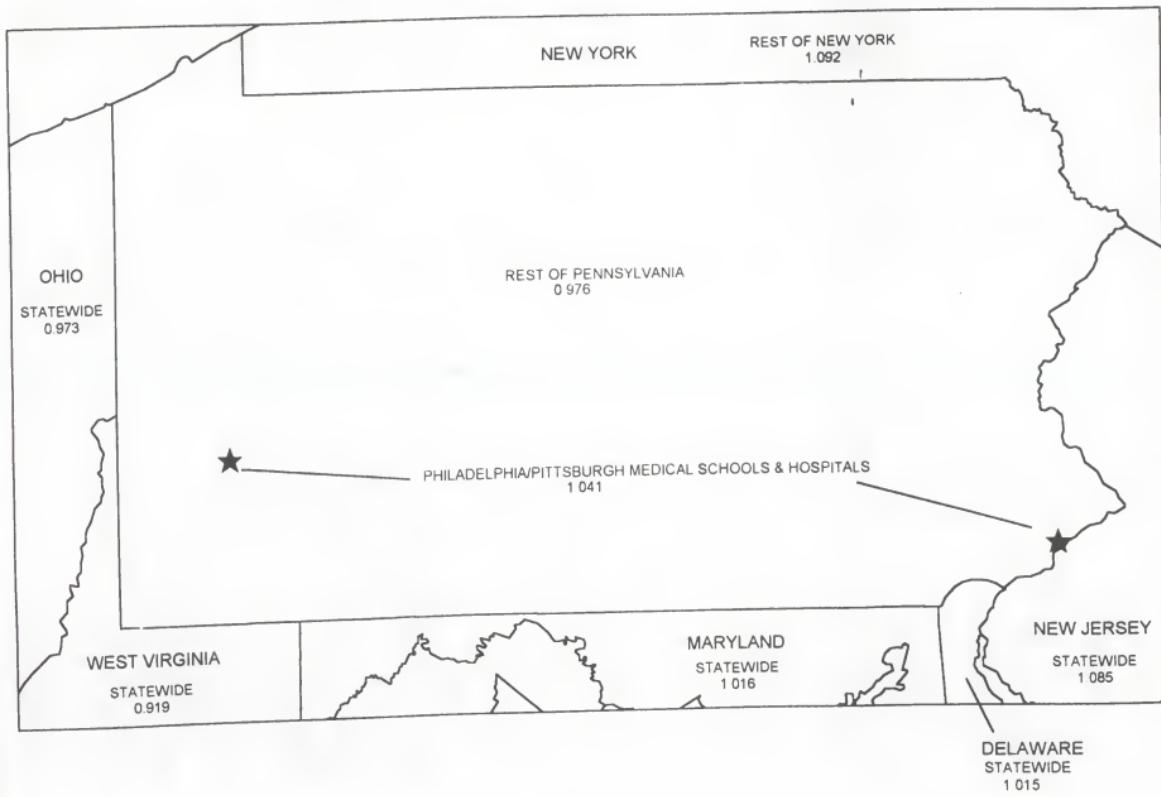


## OPTION 1, 5% THRESHOLD, NEW YORK CITY AREA FSAs

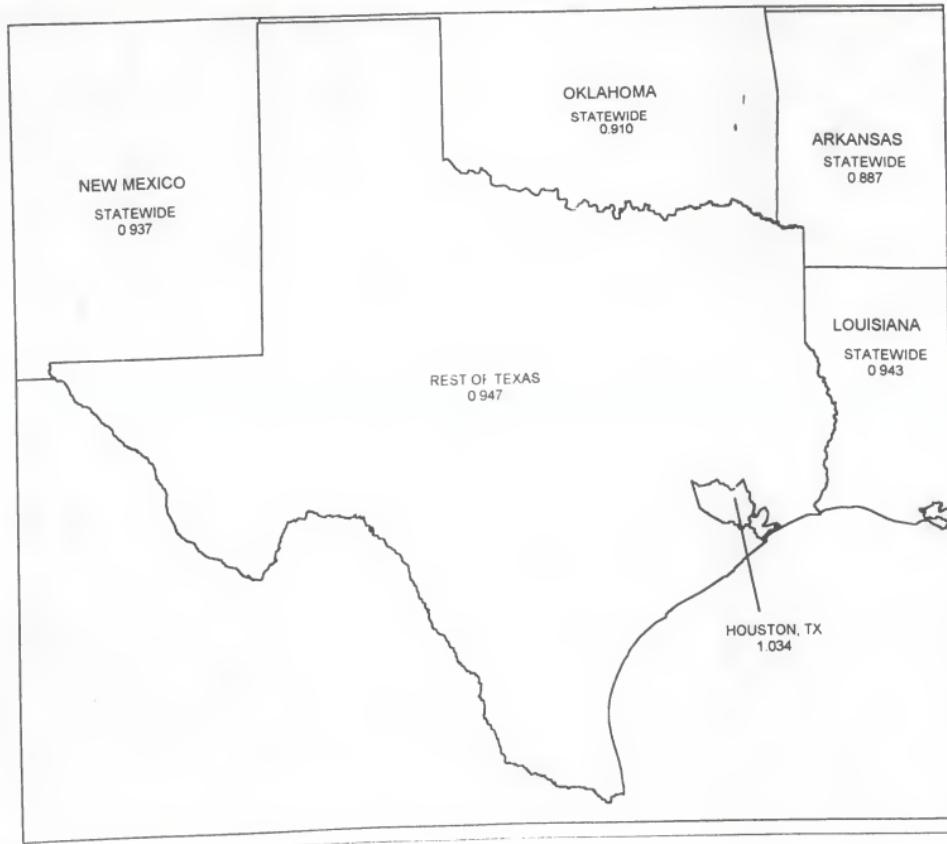


NOTE: FSA is Fee Schedule Area

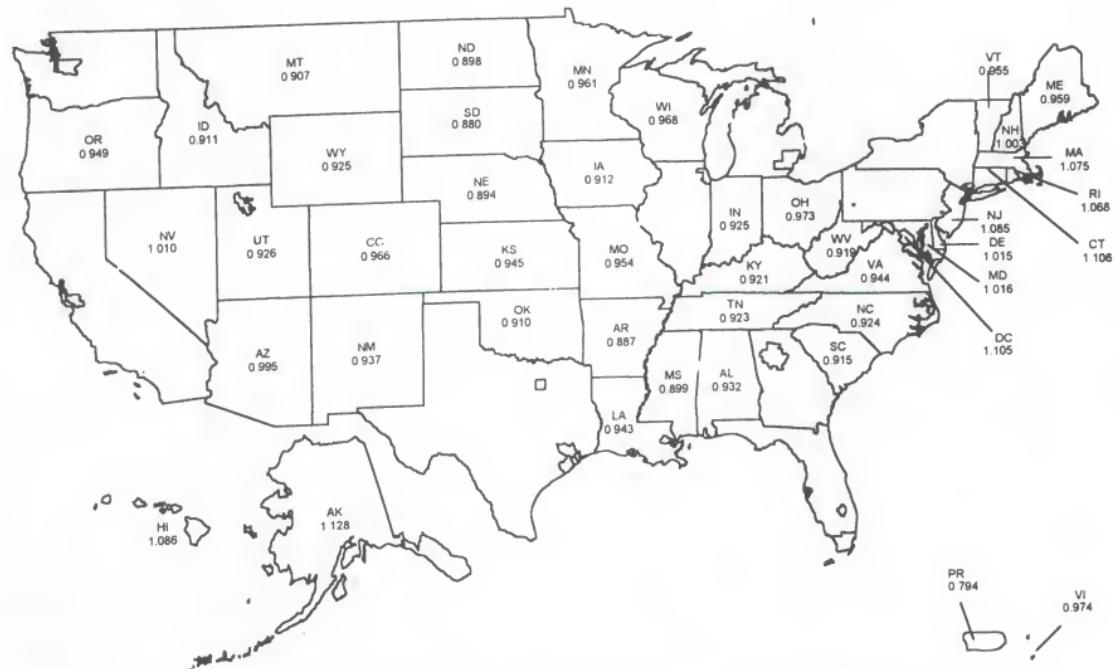
## OPTION 1, 5% THRESHOLD, PENNSYLVANIA FEE SCHEDULE AREAS



## OPTION 1, 5% THRESHOLD, TEXAS FEE SCHEDULE AREAS

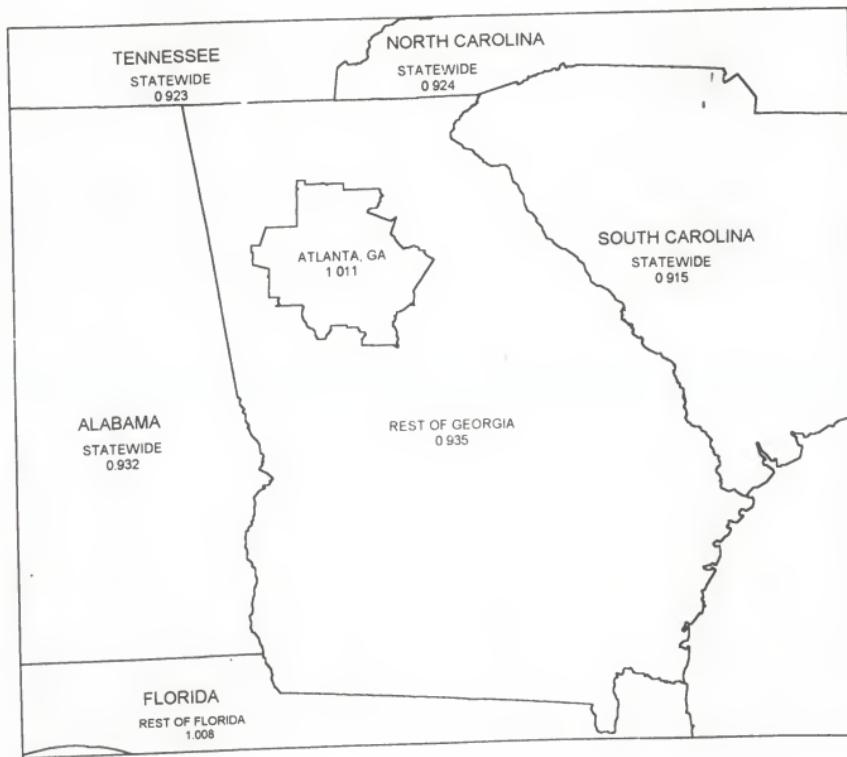


## OPTION 1, 4% THRESHOLD, STATEWIDE FEE SCHEDULE AREAS

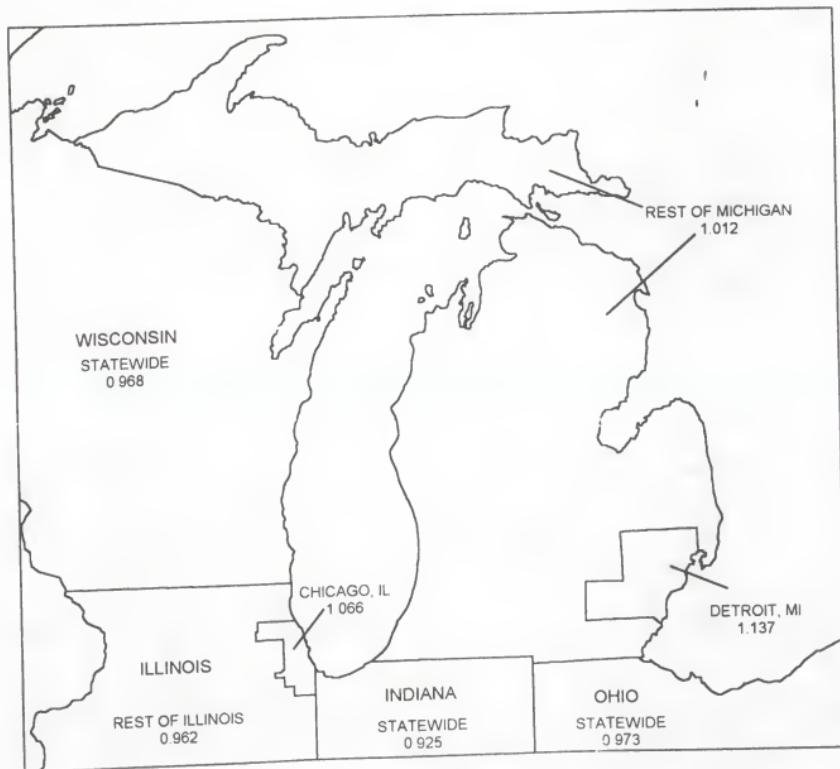


NOTE There are 69 Fee Schedule Areas (44 statewide) under this alternative. The shaded states contain multiple Fee Schedule Areas and are examined on companion maps.

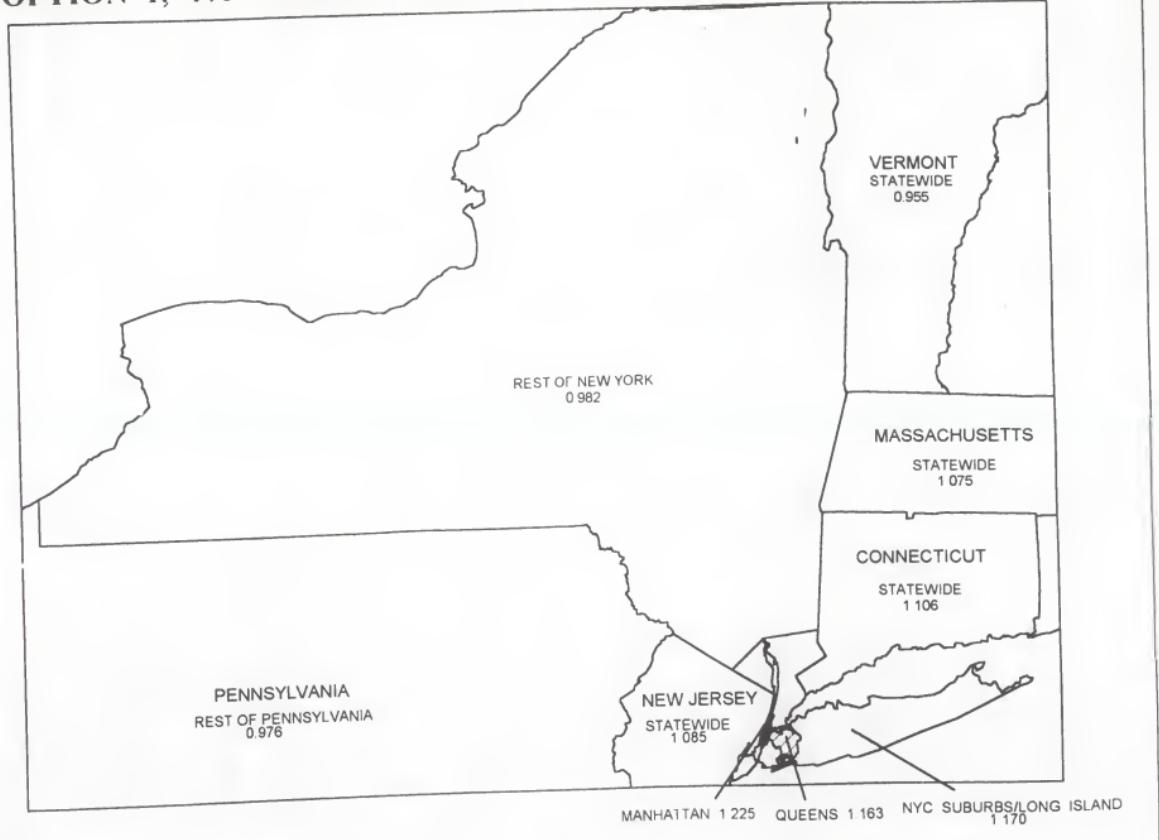
## OPTION 1, 4% THRESHOLD, GEORGIA FEE SCHEDULE AREAS



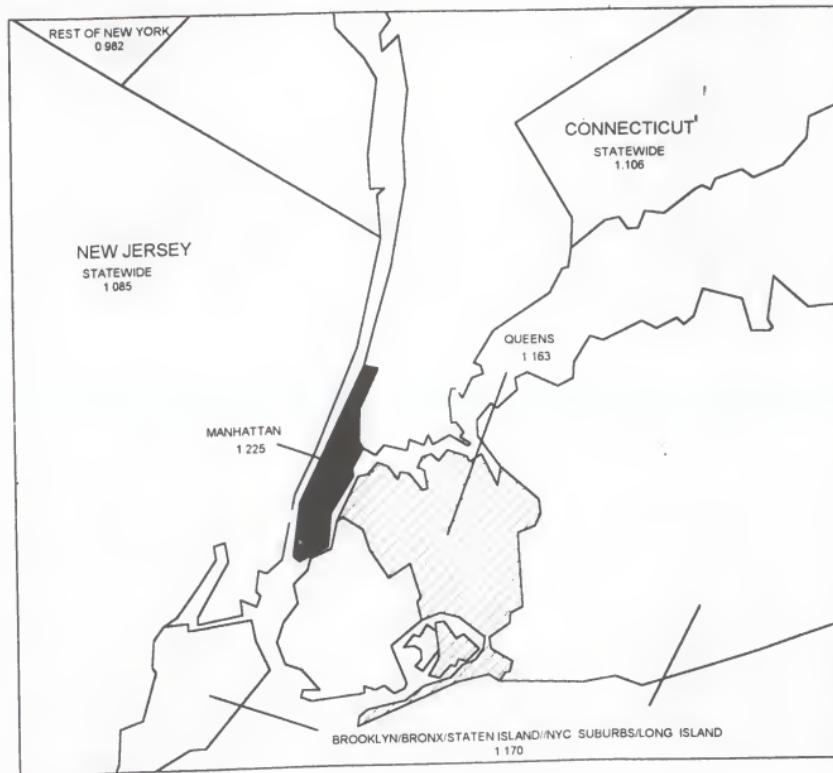
## OPTION 1, 4% THRESHOLD, MICHIGAN FEE SCHEDULE AREAS



## OPTION 1, 4% THRESHOLD, NEW YORK FEE SCHEDULE AREAS

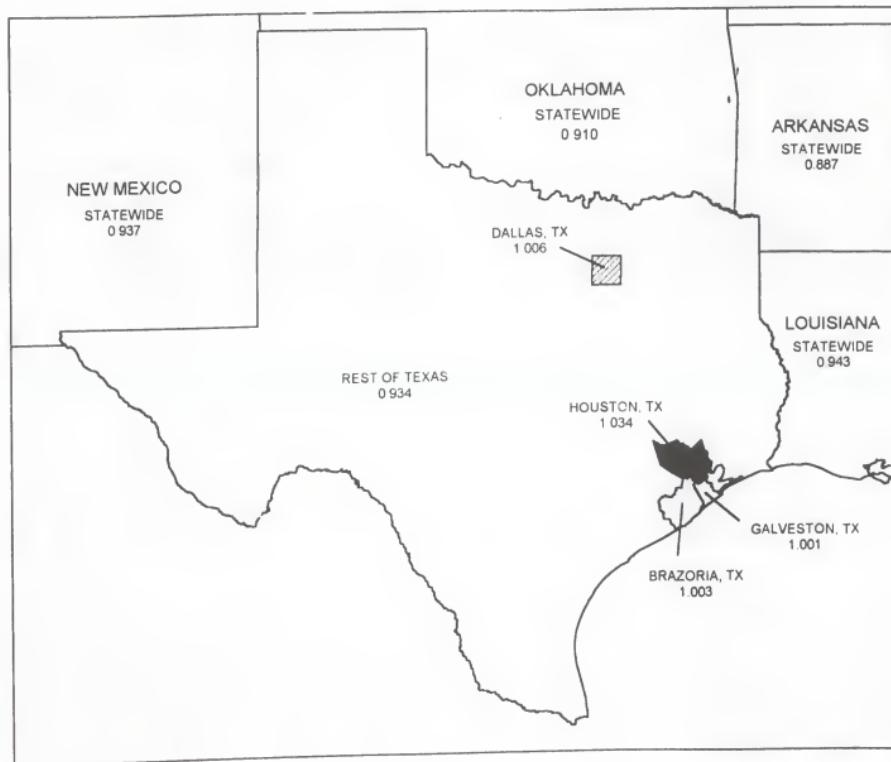


## OPTION 1, 4% THRESHOLD, NEW YORK CITY AREA FSAs

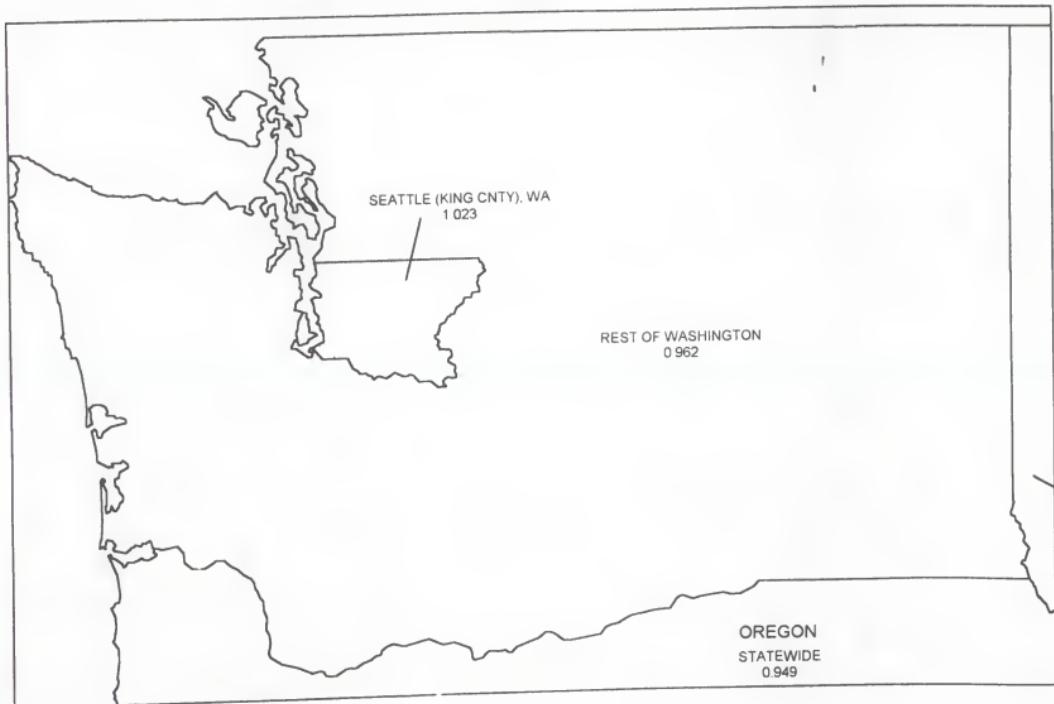


NOTE FSA<sup>1</sup> is Fee Schedule Area

## OPTION 1, 4% THRESHOLD, TEXAS FEE SCHEDULE AREAS



## OPTION 1, 4% THRESHOLD, WASHINGTON FEE SCHEDULE AREAS



## OPTION 1, 3.5% THRESHOLD, STATEWIDE FEE SCHEDULE AREAS

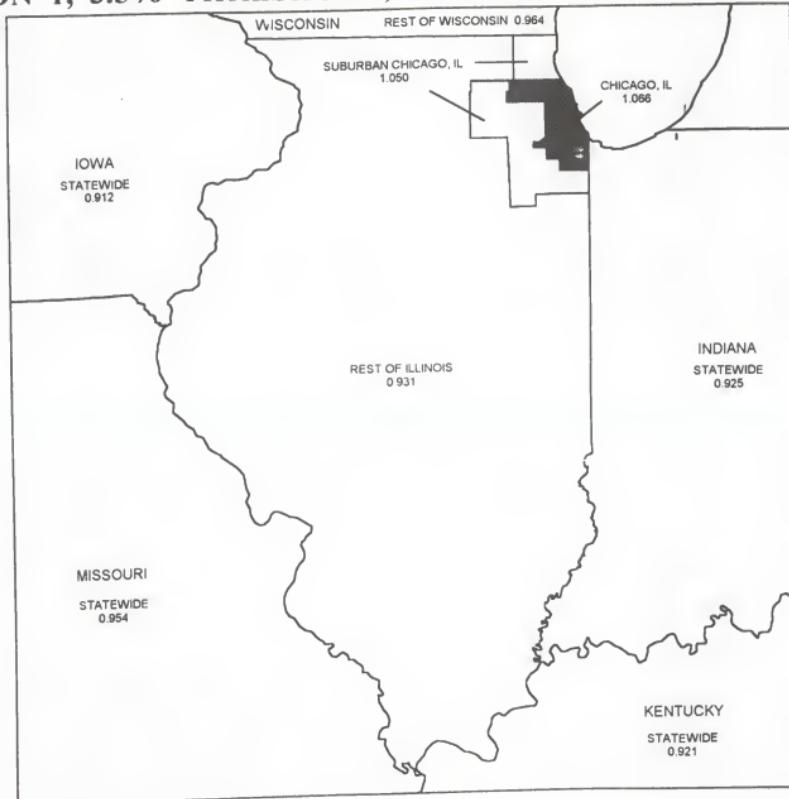


NOTE There are 75 Fee Schedule Areas (41 statewide) under this alternative. The shaded states contain multiple Fee Schedule Areas and are examined on companion maps.

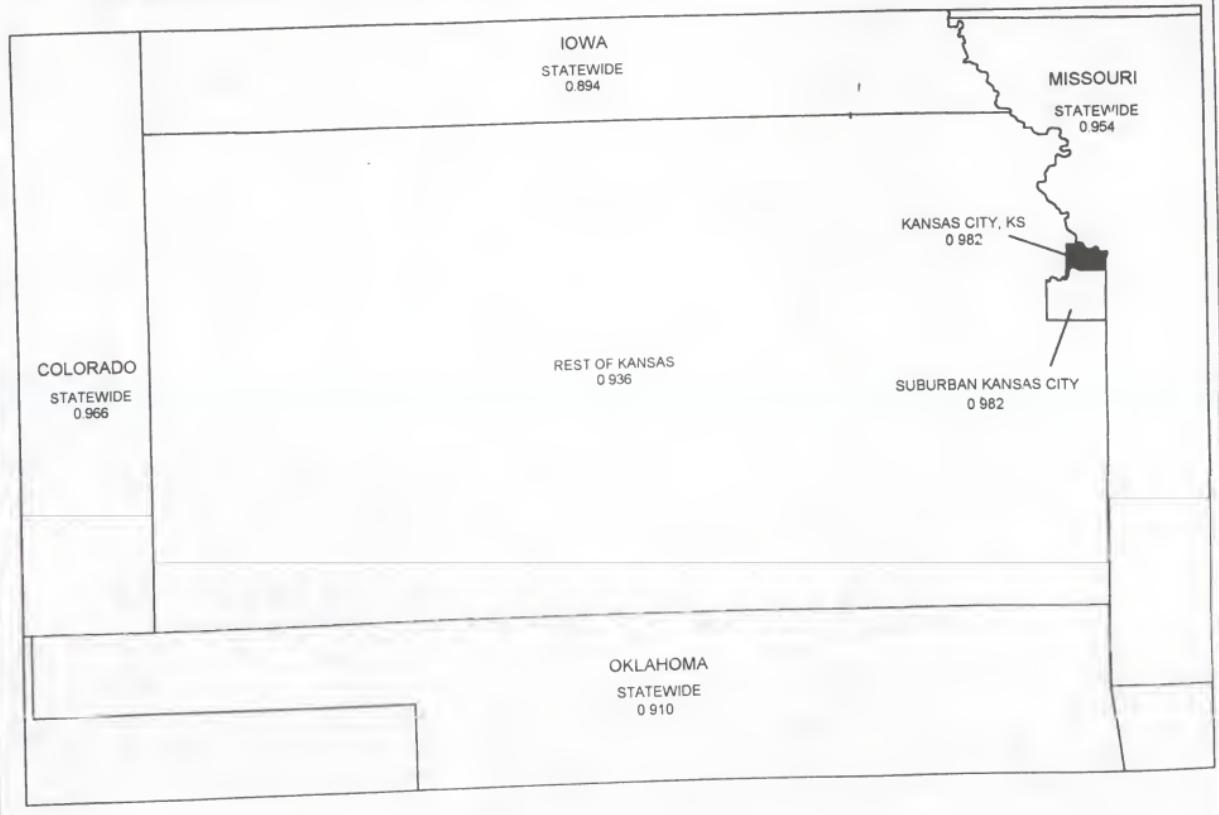
## OPTION 1, 3.5% THRESHOLD, CALIFORNIA FEE SCHEDULE AREAS



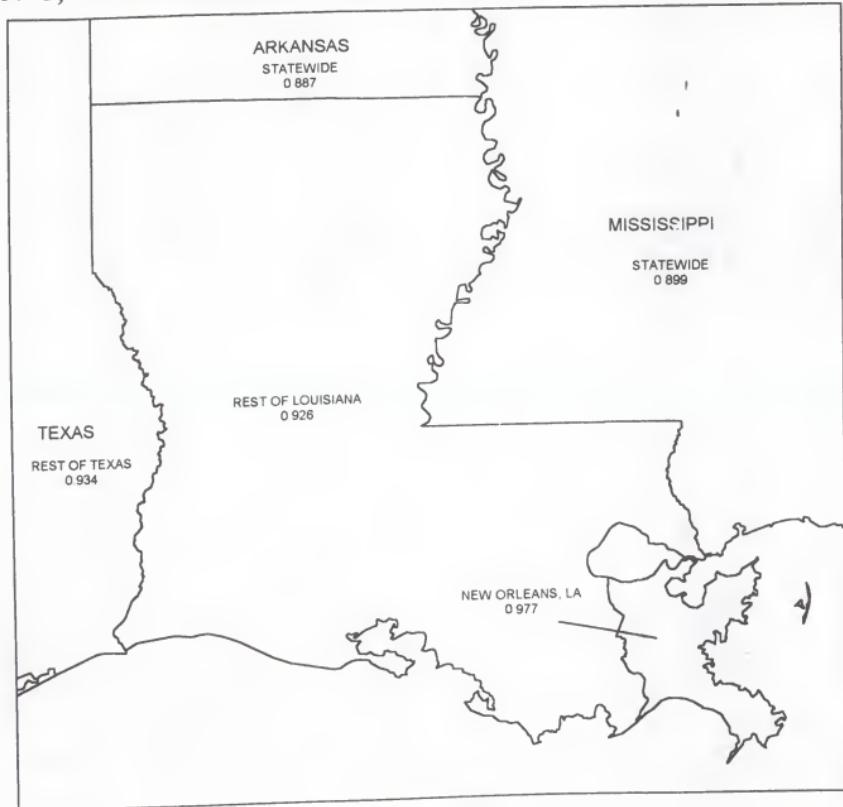
## OPTION 1, 3.5% THRESHOLD, ILLINOIS FEE SCHEDULE AREAS



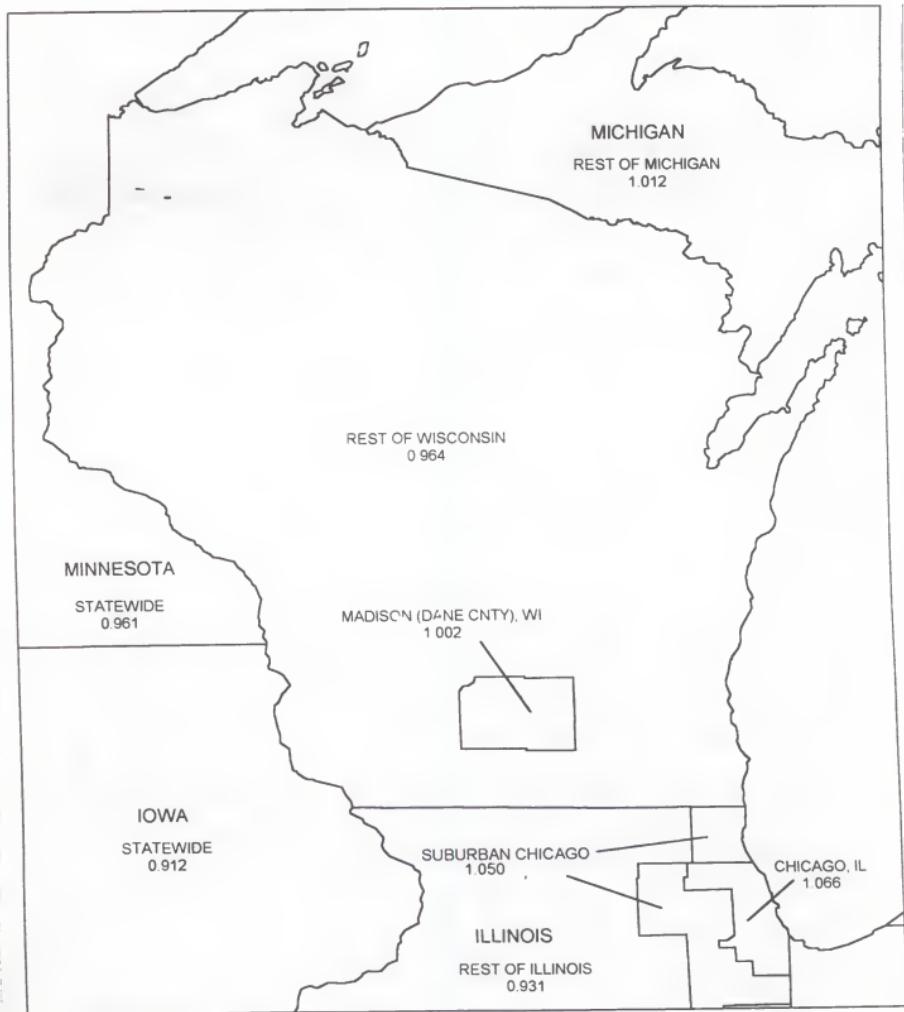
## OPTION 1, 3.5% THRESHOLD, KANSAS FEE SCHEDULE AREAS



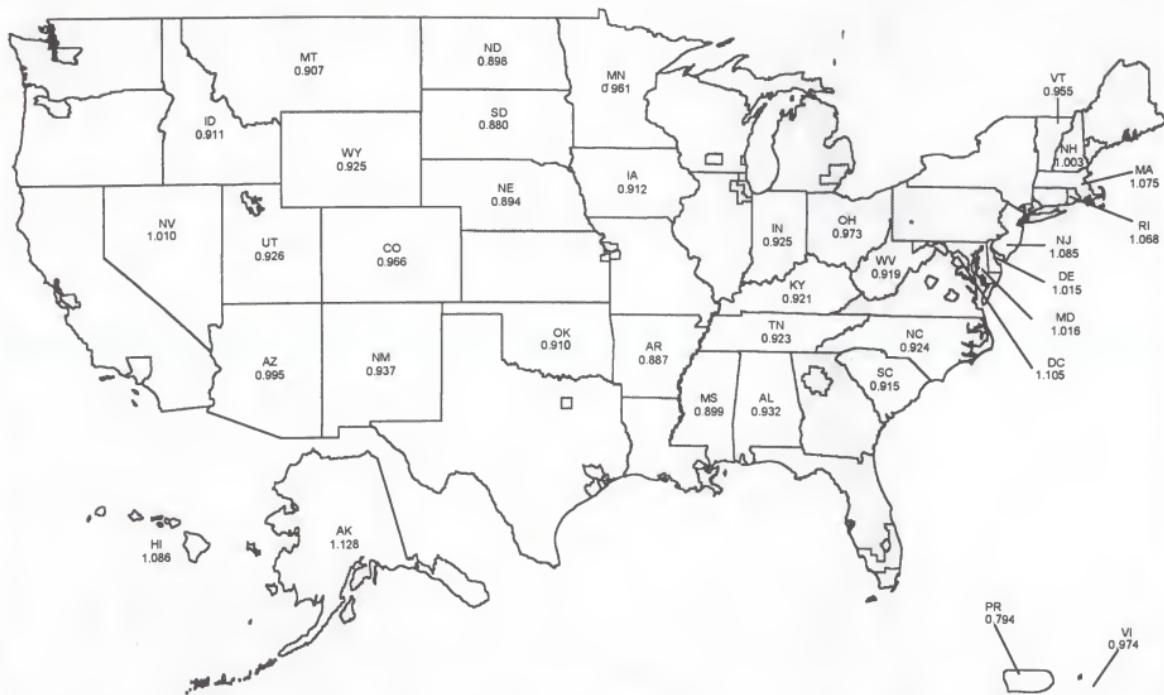
## OPTION 1, 3.5% THRESHOLD, LOUISIANA FEE SCHEDULE AREAS



## OPTION 1, 3.5% THRESHOLD, WISCONSIN FEE SCHEDULE AREAS

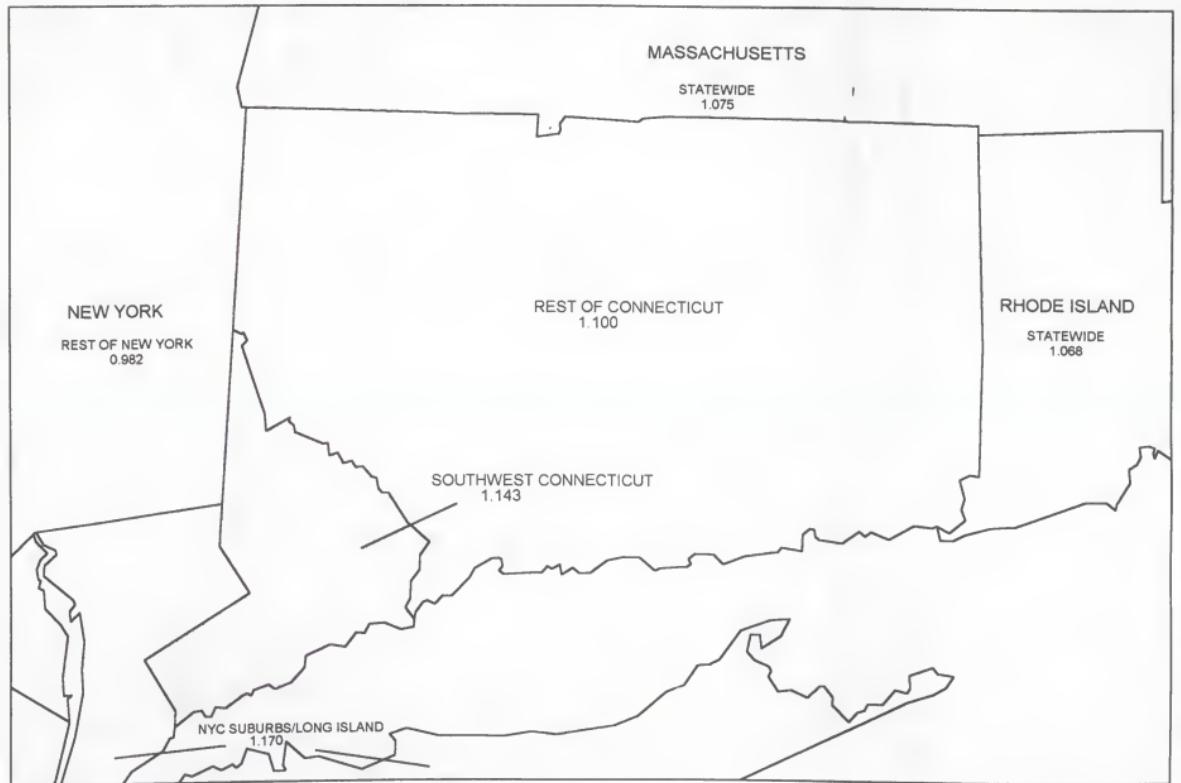


## OPTION 1, 3.0% THRESHOLD, STATEWIDE FEE SCHEDULE AREAS

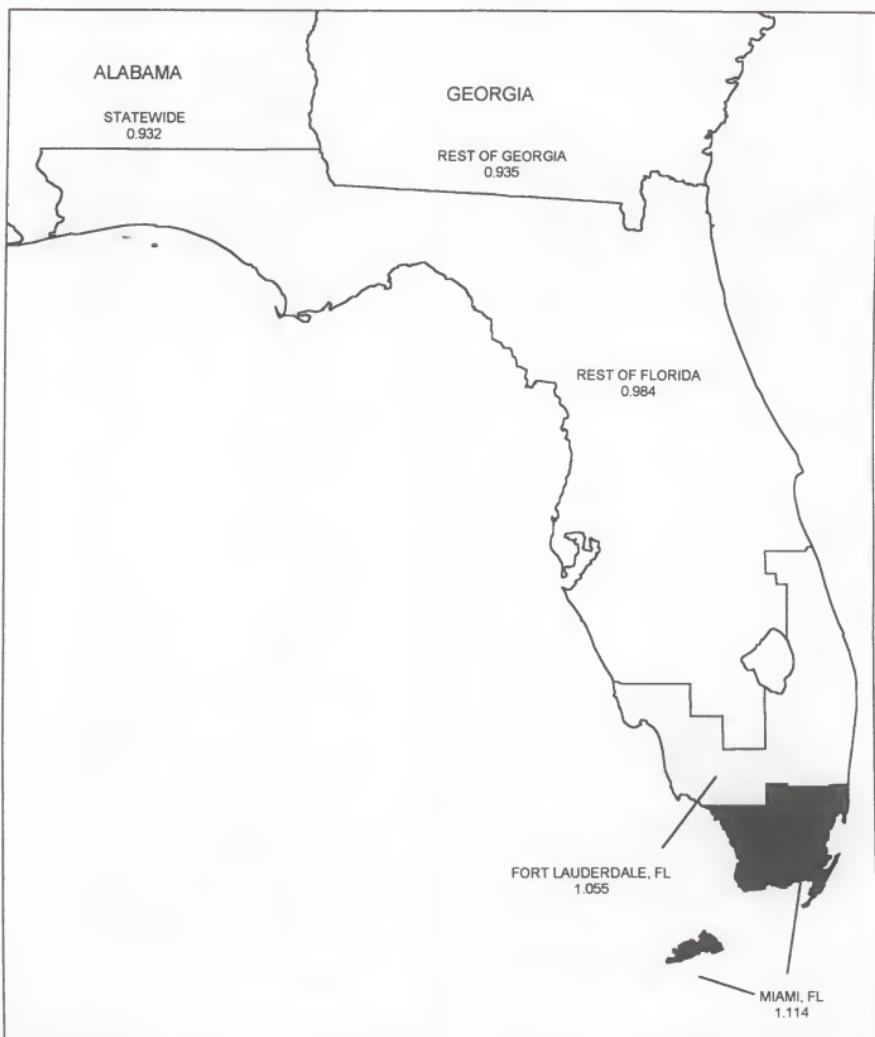


NOTE: There are 83 Fee Schedule Areas (36 statewide) under this alternative. The shaded states contain multiple Fee Schedule Areas and are examined on companion maps.

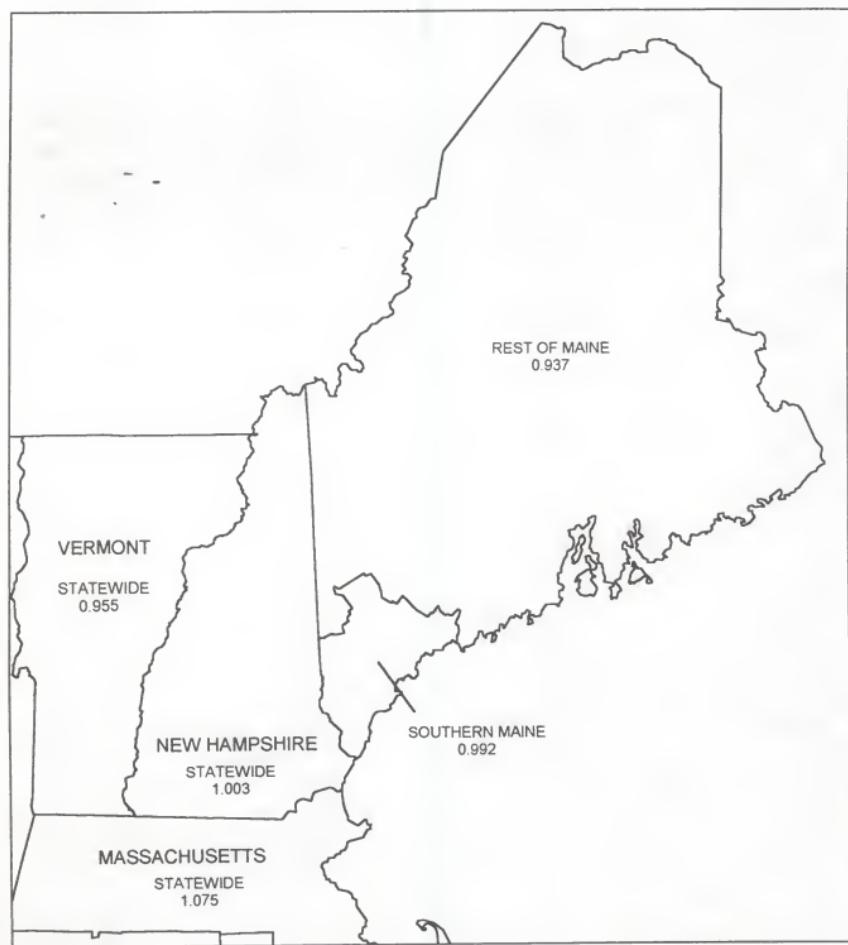
## OPTION 1, 3% THRESHOLD, CONNECTICUT FEE SCHEDULE AREAS



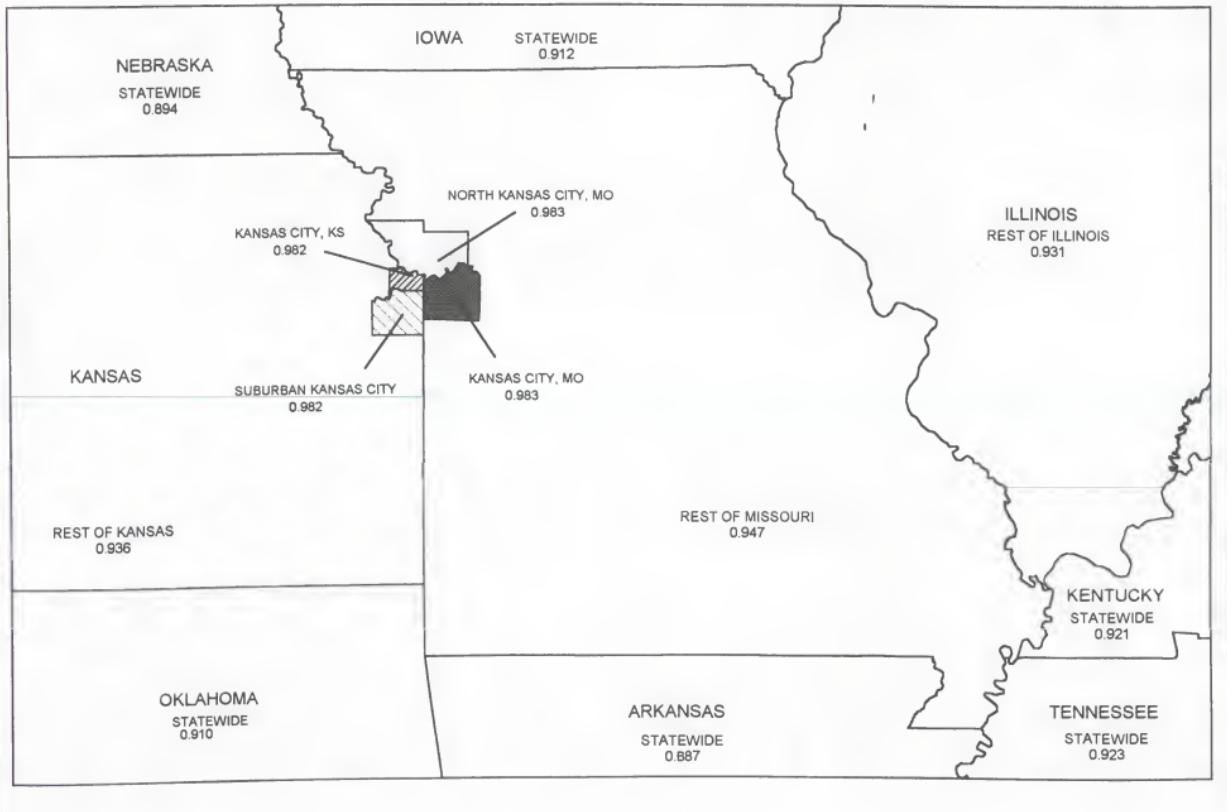
## OPTION 1, 3.0% THRESHOLD, FLORIDA FEE SCHEDULE AREAS



## OPTION 1, 3.0% THRESHOLD, MAINE FEE SCHEDULE AREAS



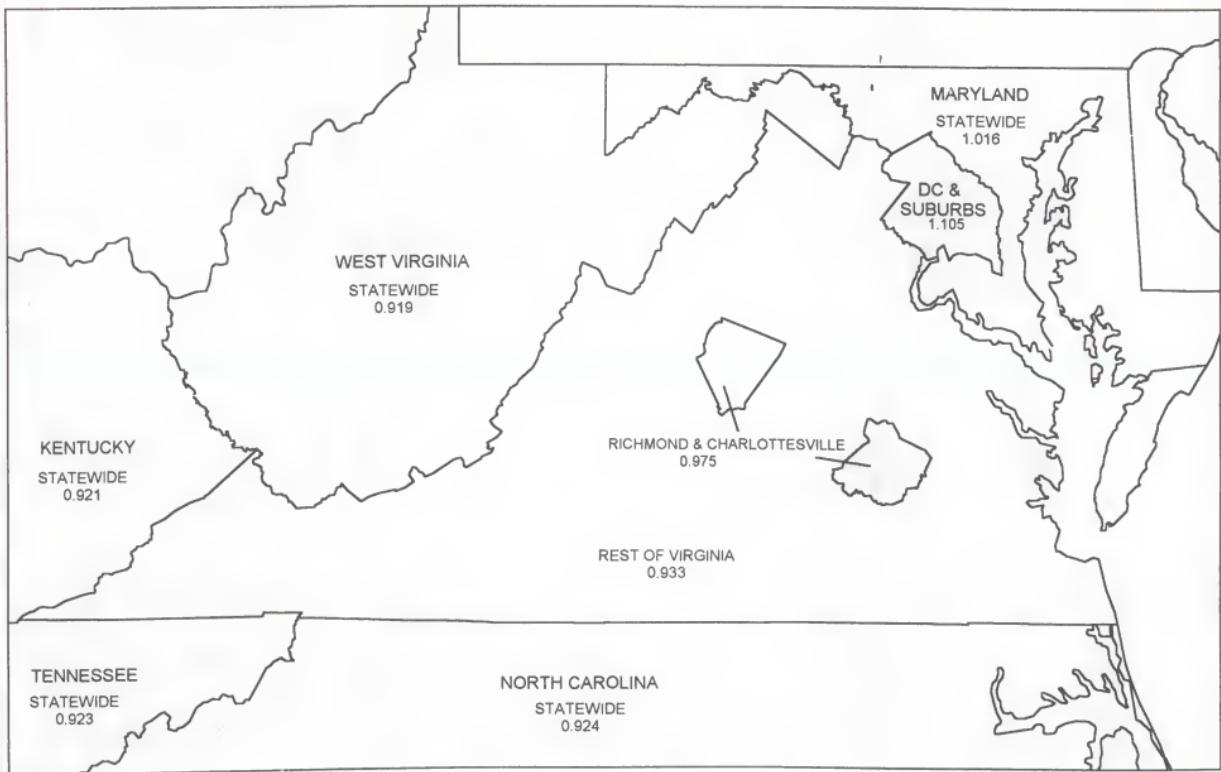
## OPTION 1, 3.0% THRESHOLD, MISSOURI FEE SCHEDULE AREAS



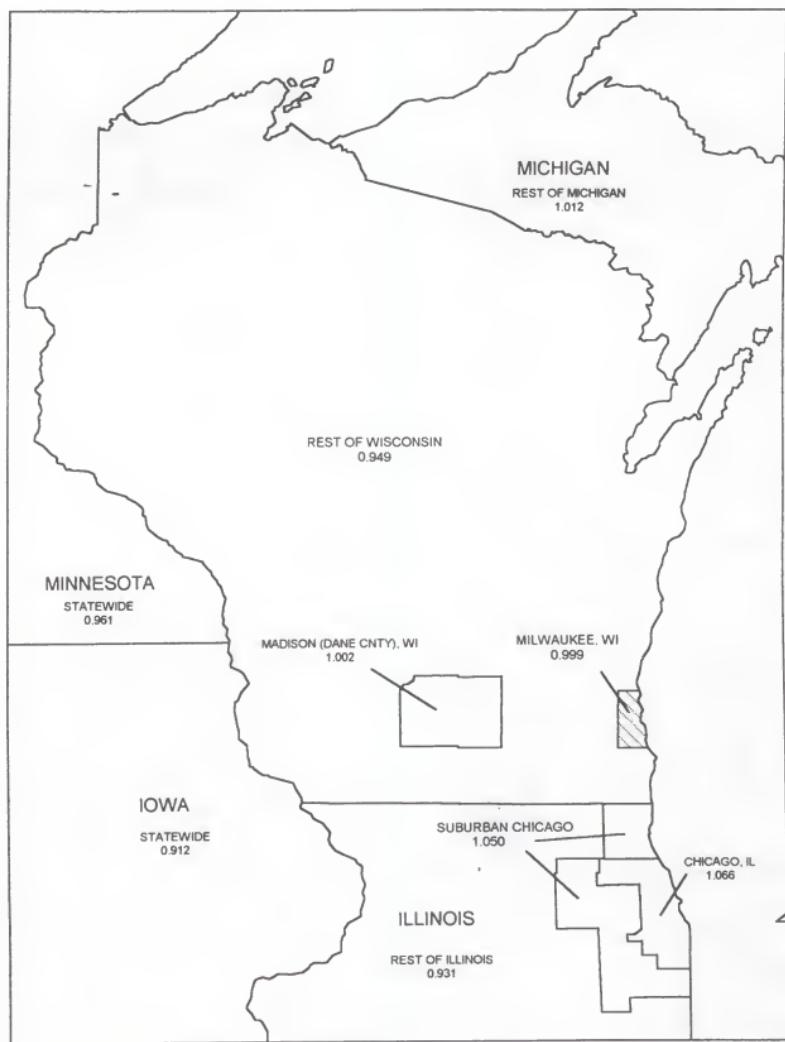
## OPTION 1, 3.0% THRESHOLD, OREGON FEE SCHEDULE AREAS



## OPTION 1, 3.0% THRESHOLD, VIRGINIA FEE SCHEDULE AREAS



## OPTION 1, 3.0% THRESHOLD, WISCONSIN FEE SCHEDULE AREAS

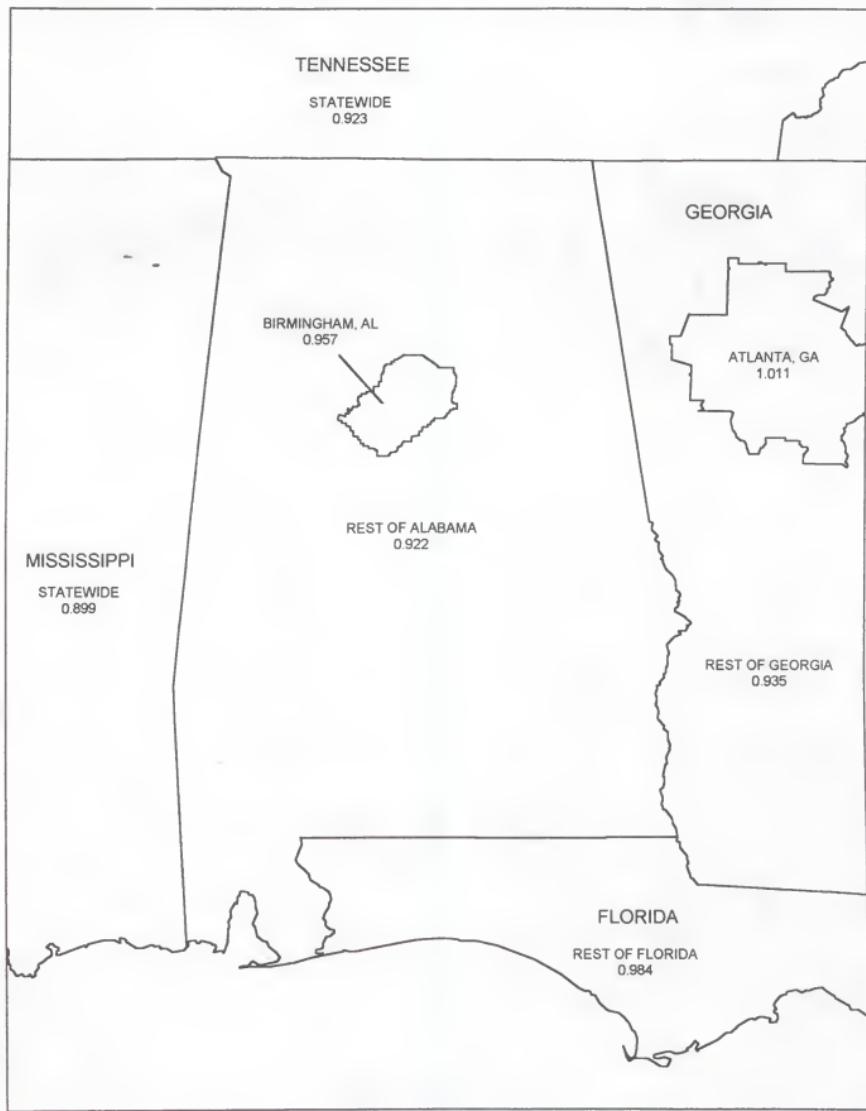


## OPTION 1, 2.5% THRESHOLD, STATEWIDE FEE SCHEDULE AREAS

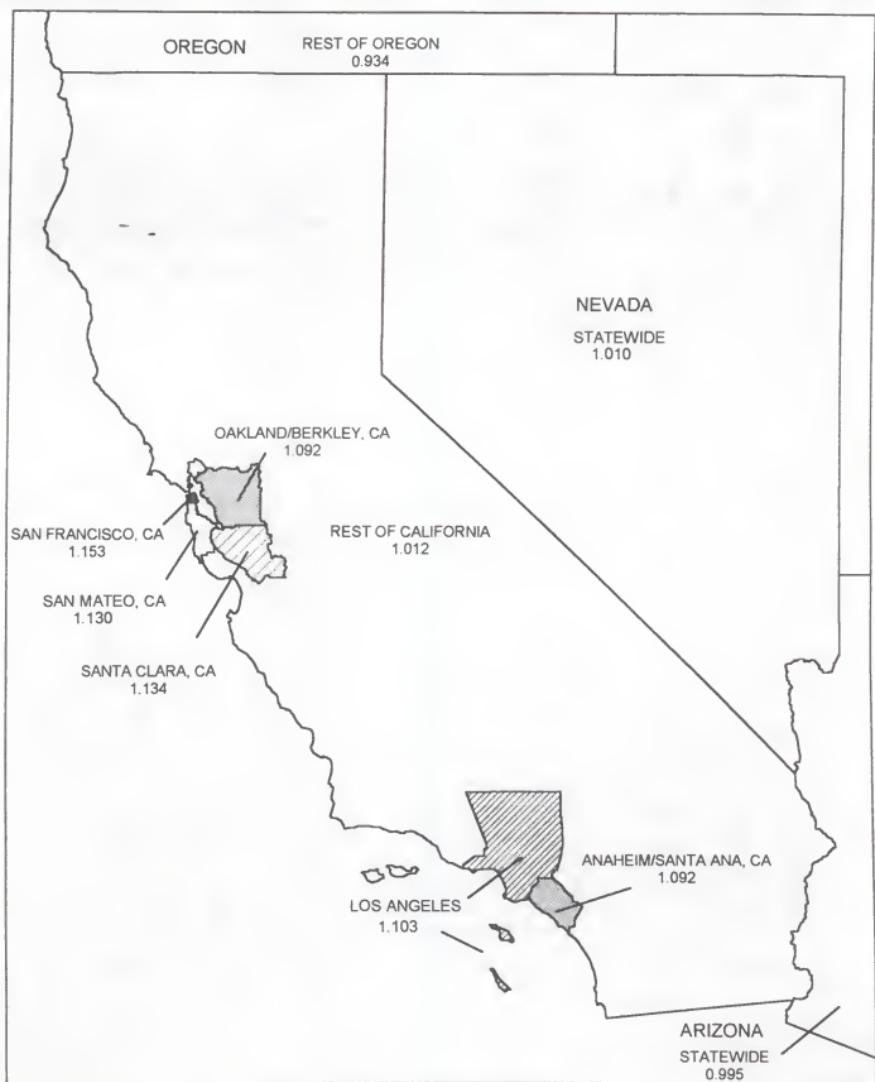


NOTE: There are 87 Fee Schedule Areas (34 statewide) under this alternative. The shaded states contain multiple Fee Schedule Areas and are examined on companion maps.

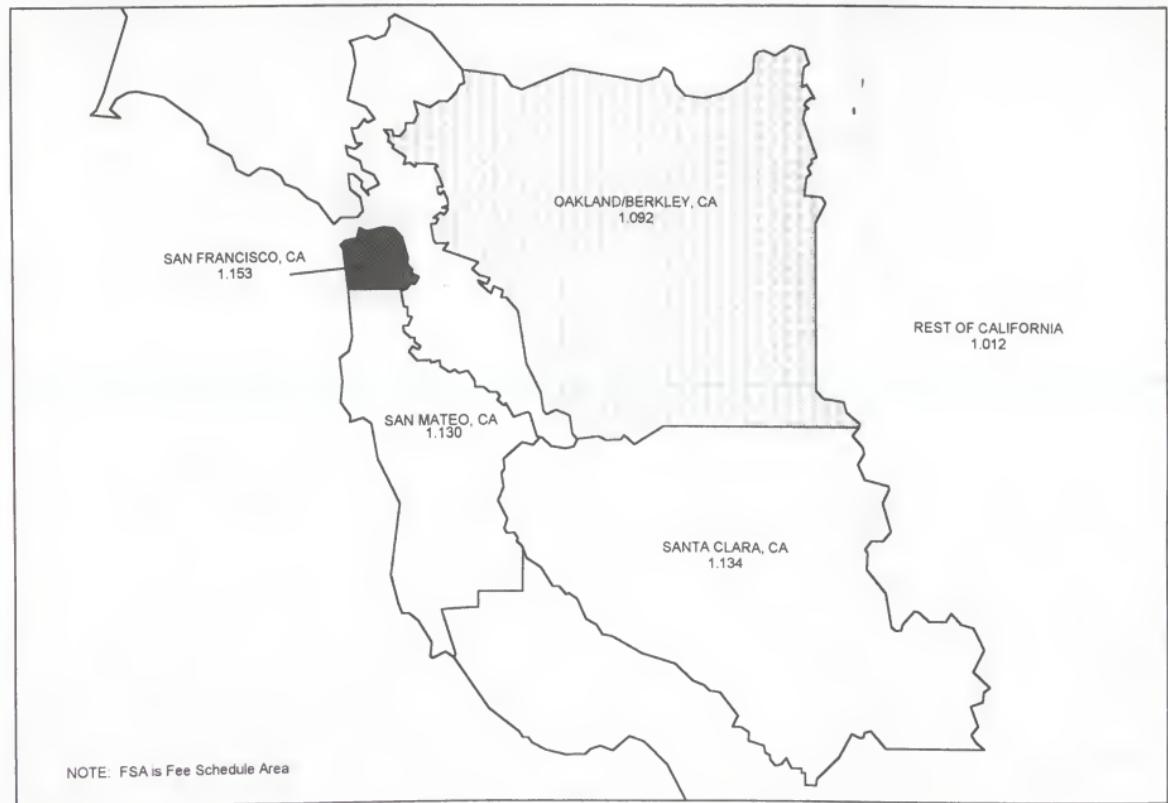
## OPTION 1, 2.5% THRESHOLD, ALABAMA FEE SCHEDULE AREAS



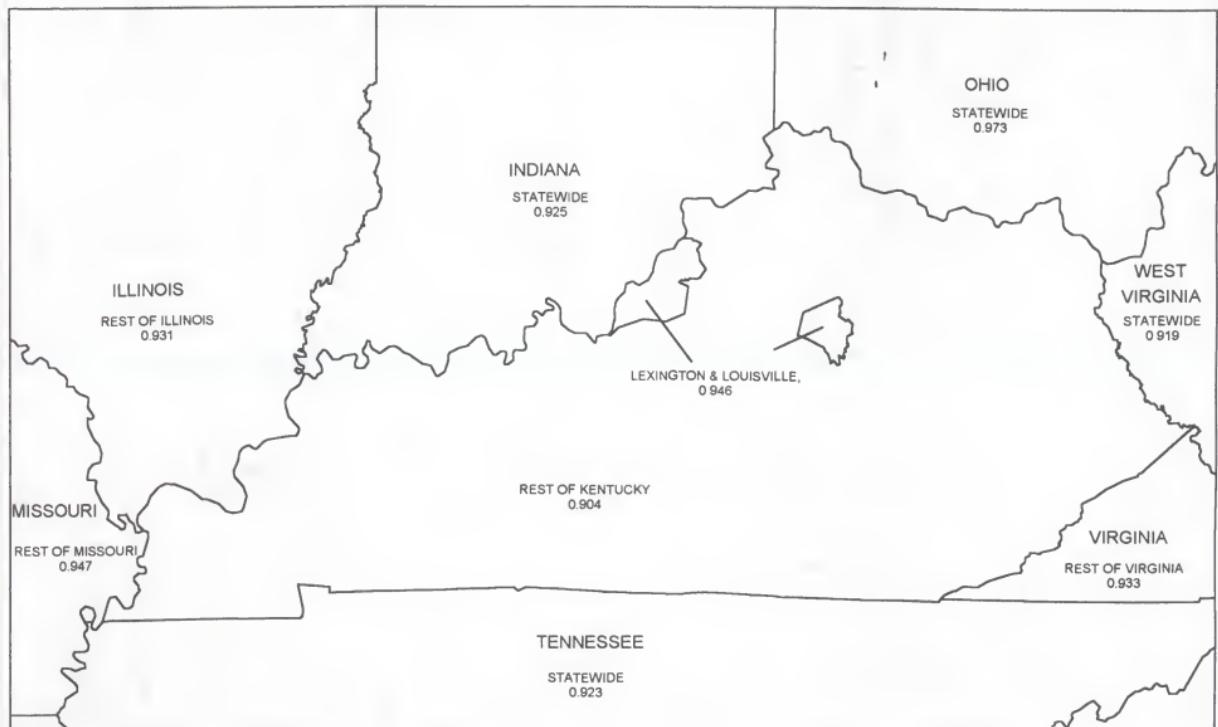
## OPTION 1, 2.5% THRESHOLD, CALIFORNIA FEE SCHEDULE AREAS



## OPTION 1, 2.5% THRESHOLD, SAN FRANCISCO BAY AREA FSAs



## OPTION 1, 2.5% THRESHOLD, KENTUCKY FEE SCHEDULE AREAS



## OPTION 2

Statewide FSAs, Except for Metropolitan Areas  
(MSAs, PMSAs, NECMAs) Whose GAF Exceeds the  
Statewide GAF by More Than a Specified Percentage  
Threshold

States with a single payment locality as of January 1, 1995  
remain statewide.

## OPTION 2, 10% THRESHOLD, STATEWIDE FEE SCHEDULE AREAS



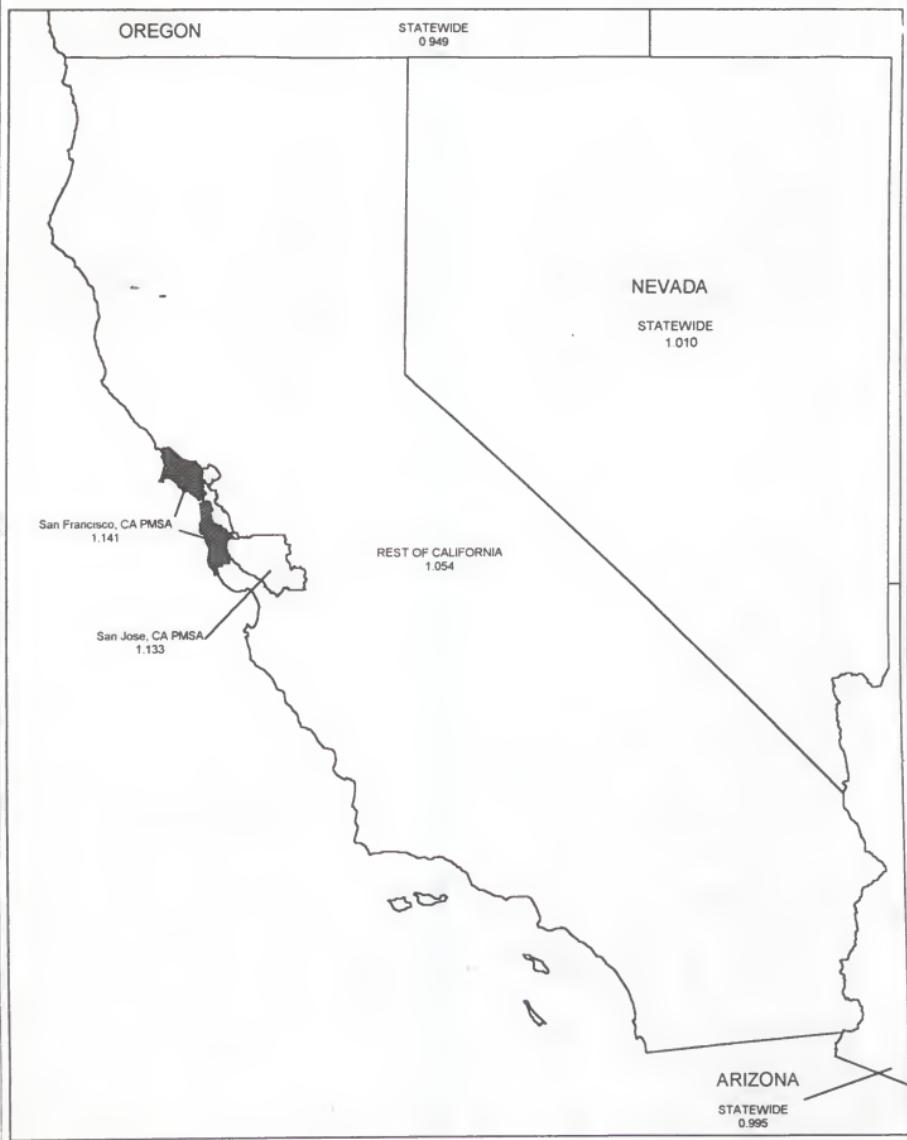
NOTE: There are 53 Fee Schedule Areas under this alternative, all of which are statewide.

## OPTION 2, 5% THRESHOLD, STATEWIDE FEE SCHEDULE AREAS



NOTE: There are 63 Fee Schedule Areas (46 statewide) under this alternative. The shaded areas contain multiple Fee Schedule Areas and are examined on companion maps.

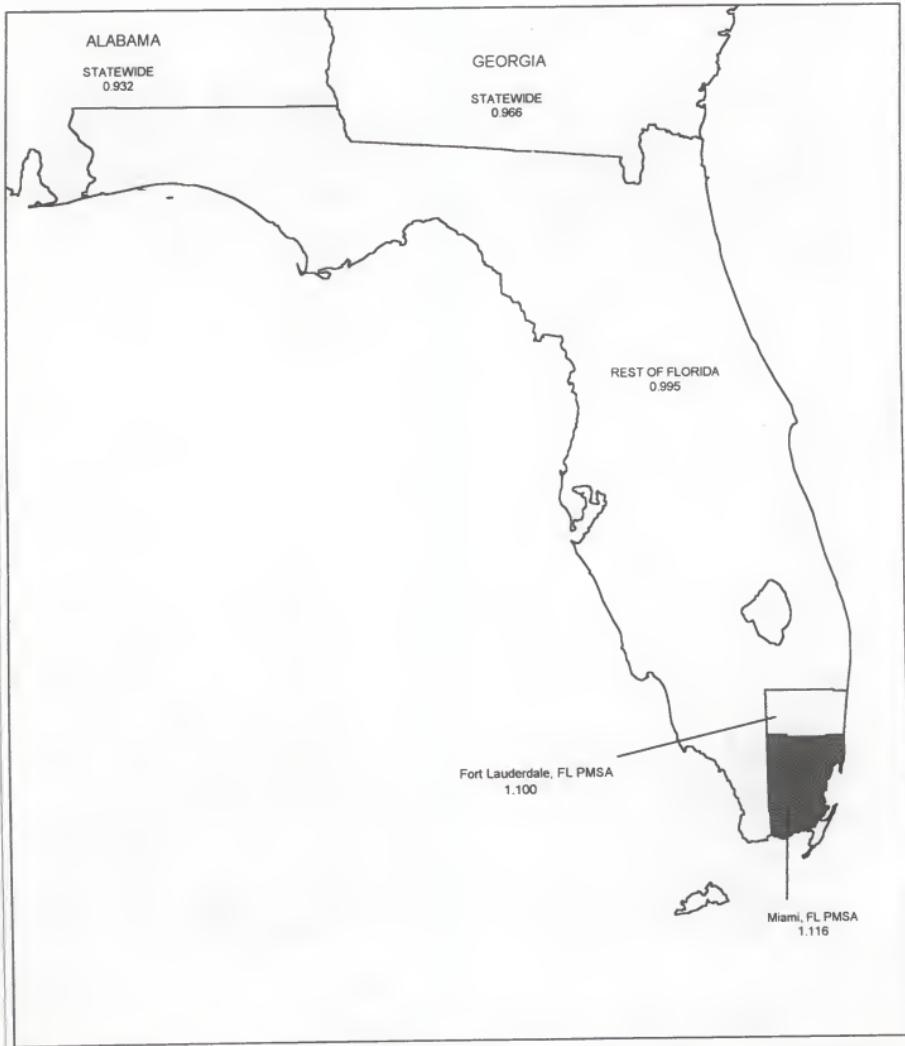
## OPTION 2, 5% THRESHOLD, CALIFORNIA FEE SCHEDULE AREAS



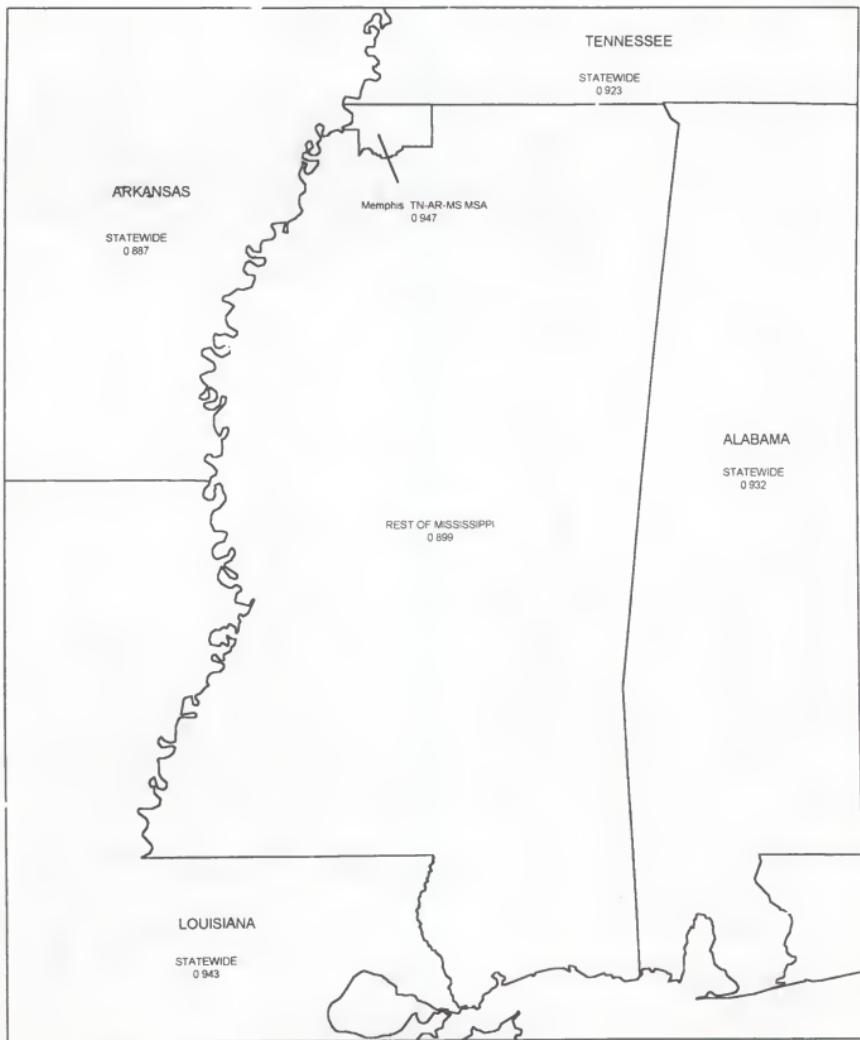
## OPTION 2, 5% THRESHOLD, SAN FRANCISCO BAY AREA FSAs



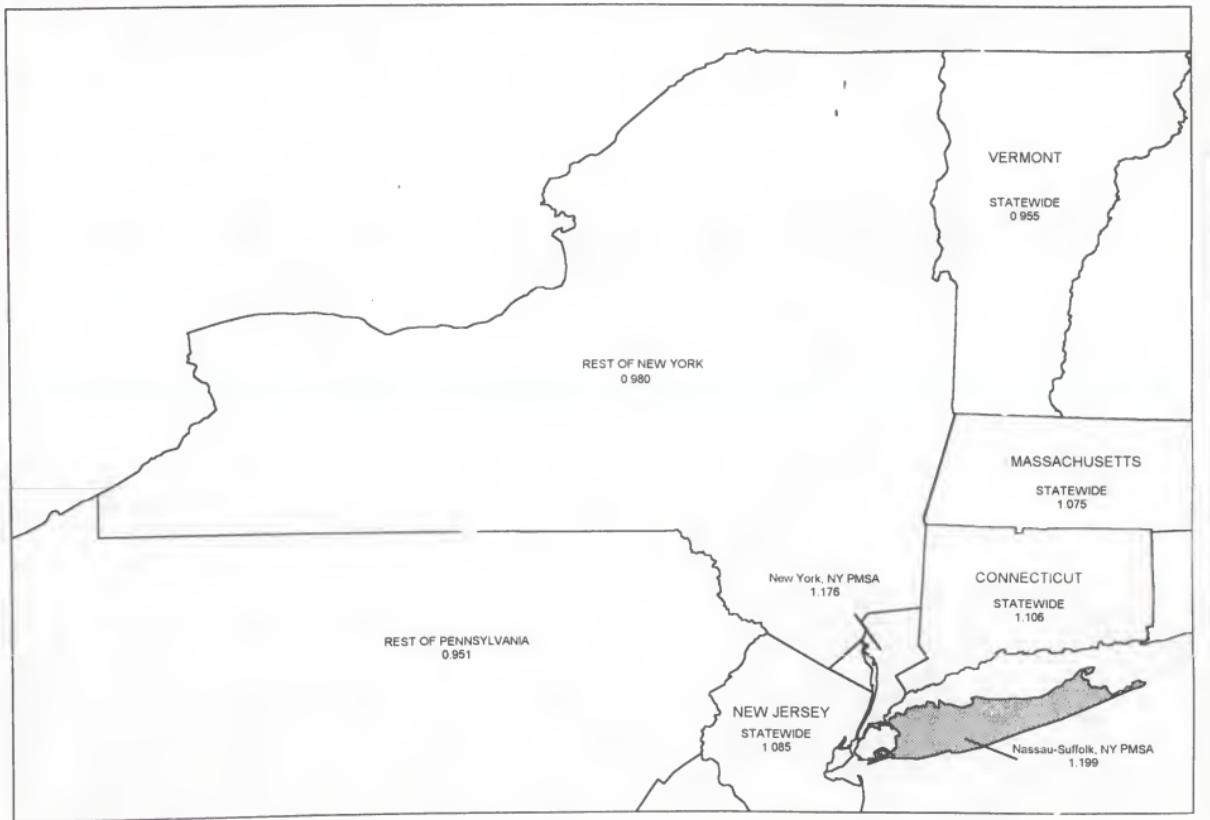
## OPTION 2, 5% THRESHOLD, FLORIDA FEE SCHEDULE AREAS



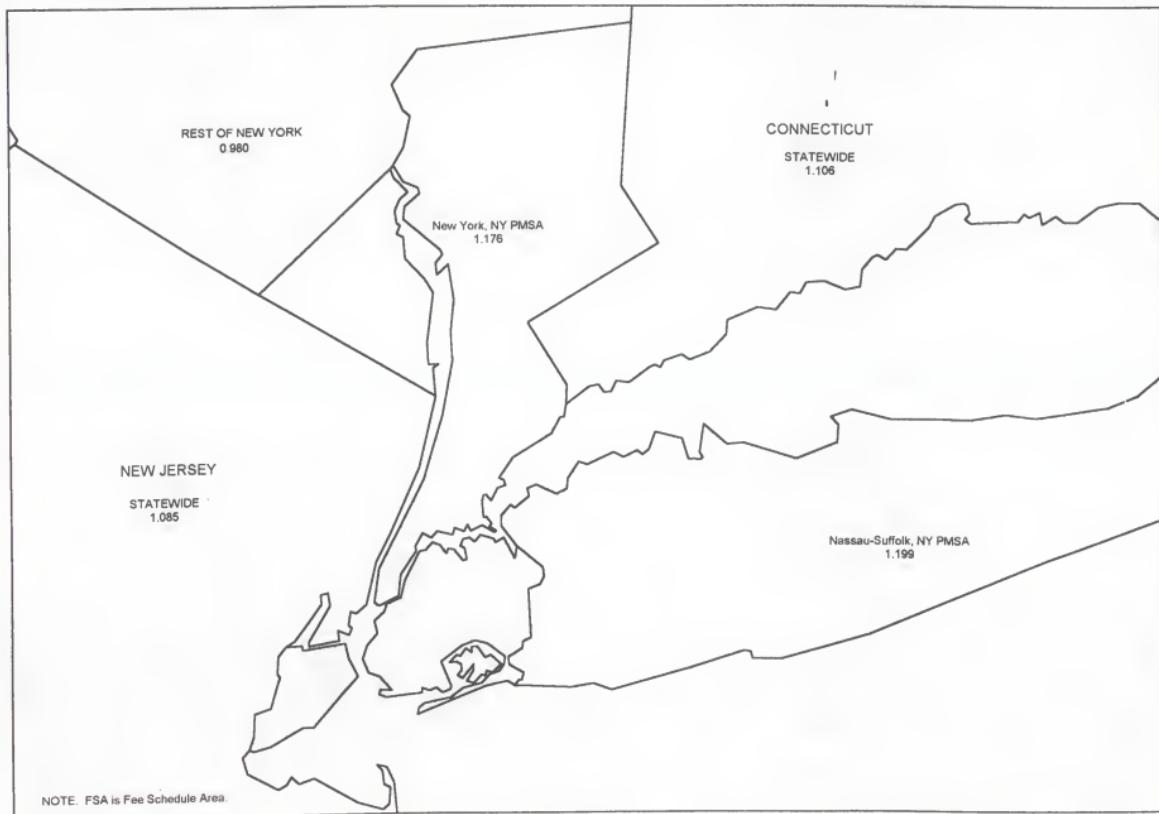
## OPTION 2, 5% THRESHOLD, MISSISSIPPI FEE SCHEDULE AREAS



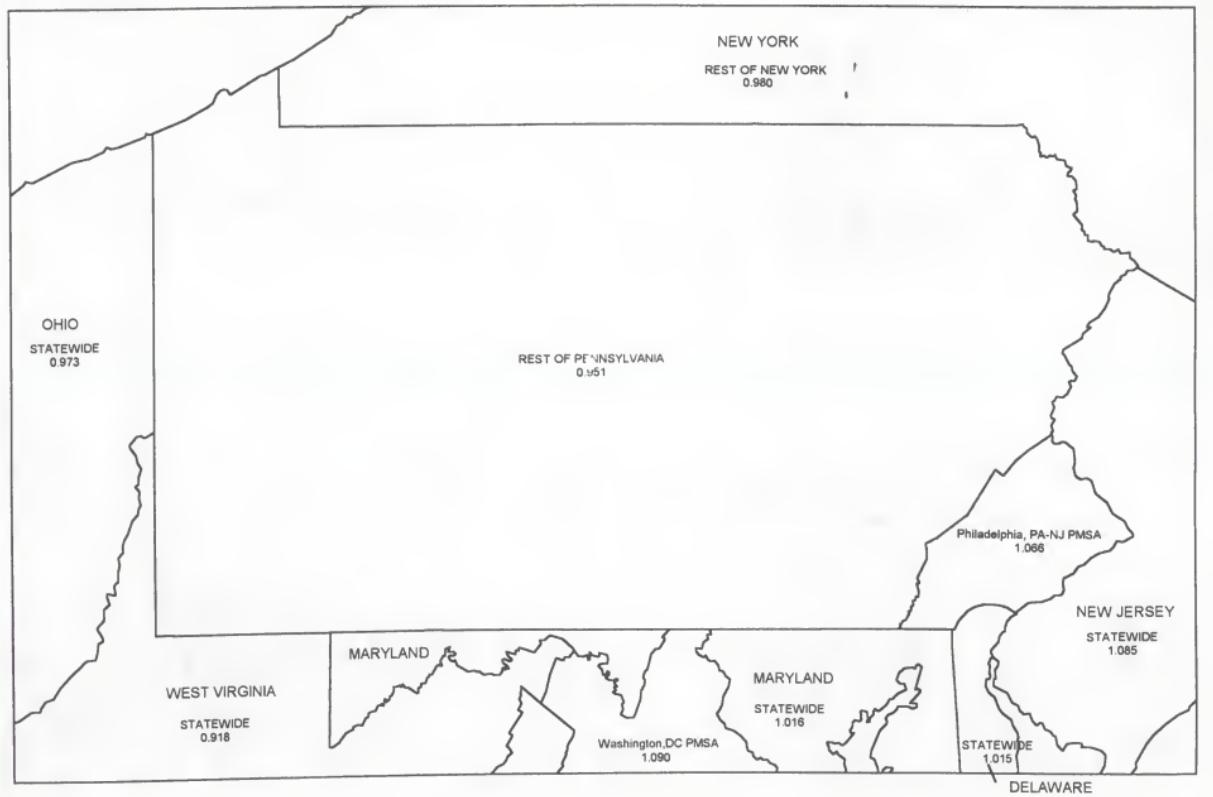
## OPTION 2, 5% THRESHOLD, NEW YORK FEE SCHEDULE AREAS



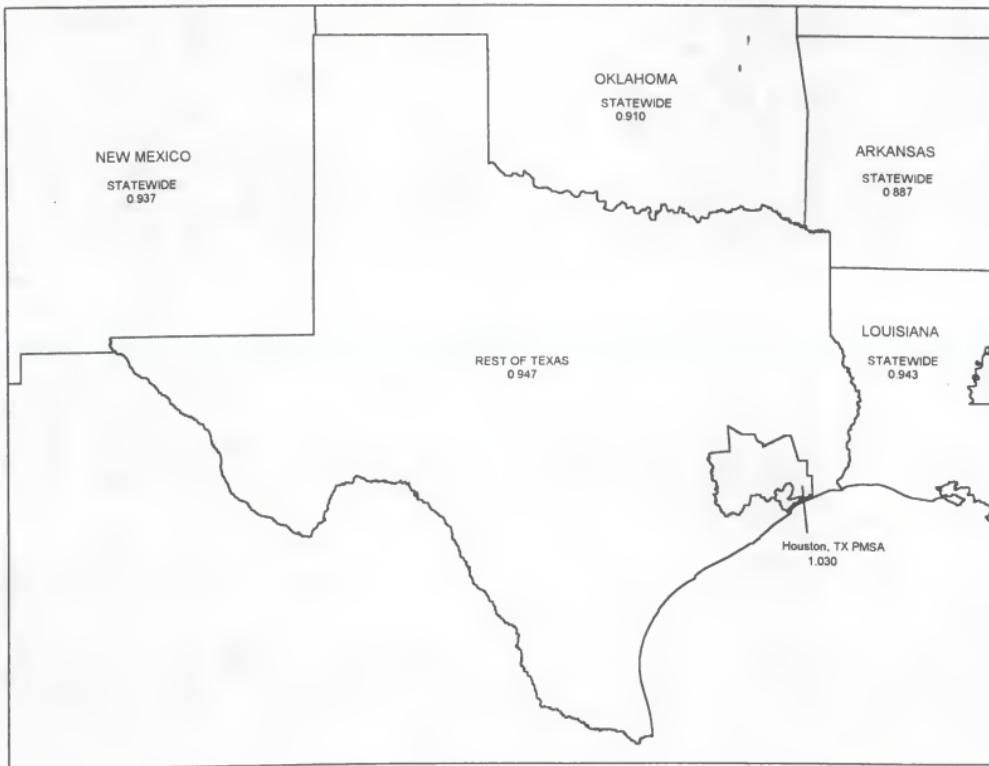
## OPTION 2, 5% THRESHOLD, NEW YORK CITY AREA FSAs



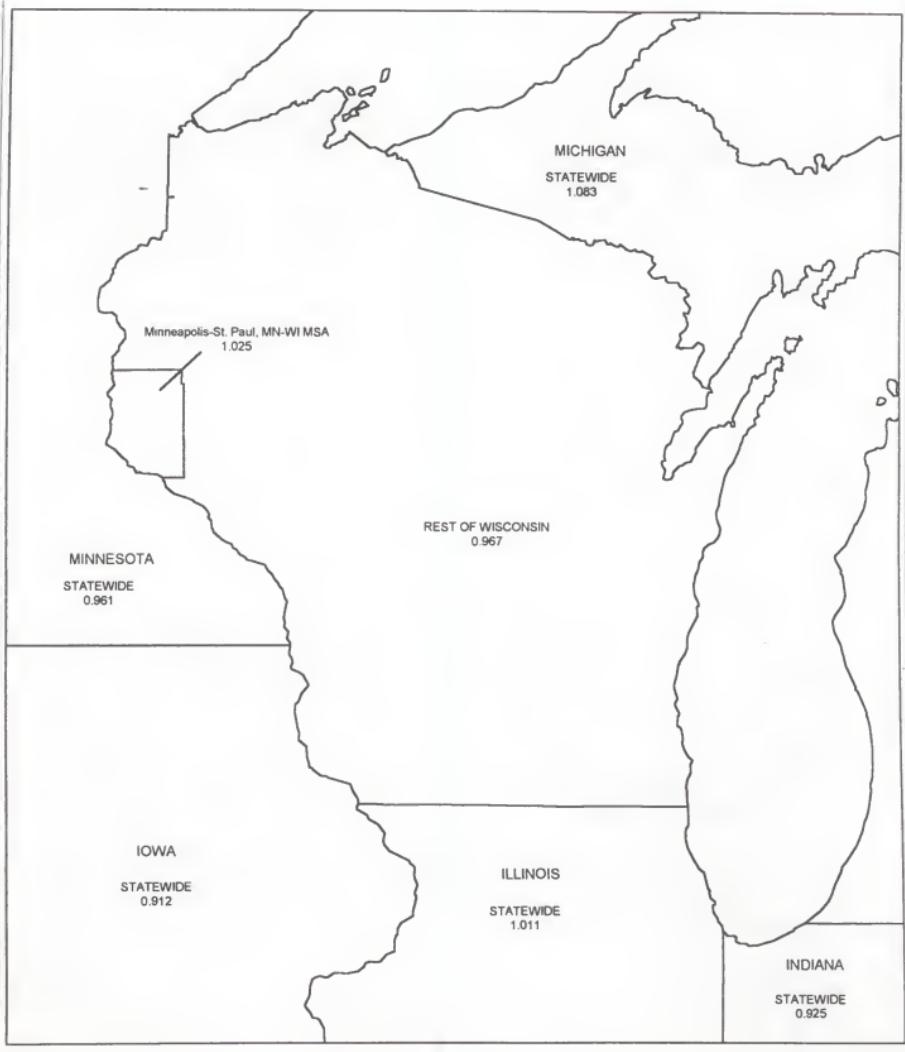
## OPTION 2, 5% THRESHOLD, PENNSYLVANIA FEE SCHEDULE AREAS



## OPTION 2, 5% THRESHOLD, TEXAS FEE SCHEDULE AREAS



## OPTION 2, 5% THRESHOLD, WISCONSIN FEE SCHEDULE AREAS

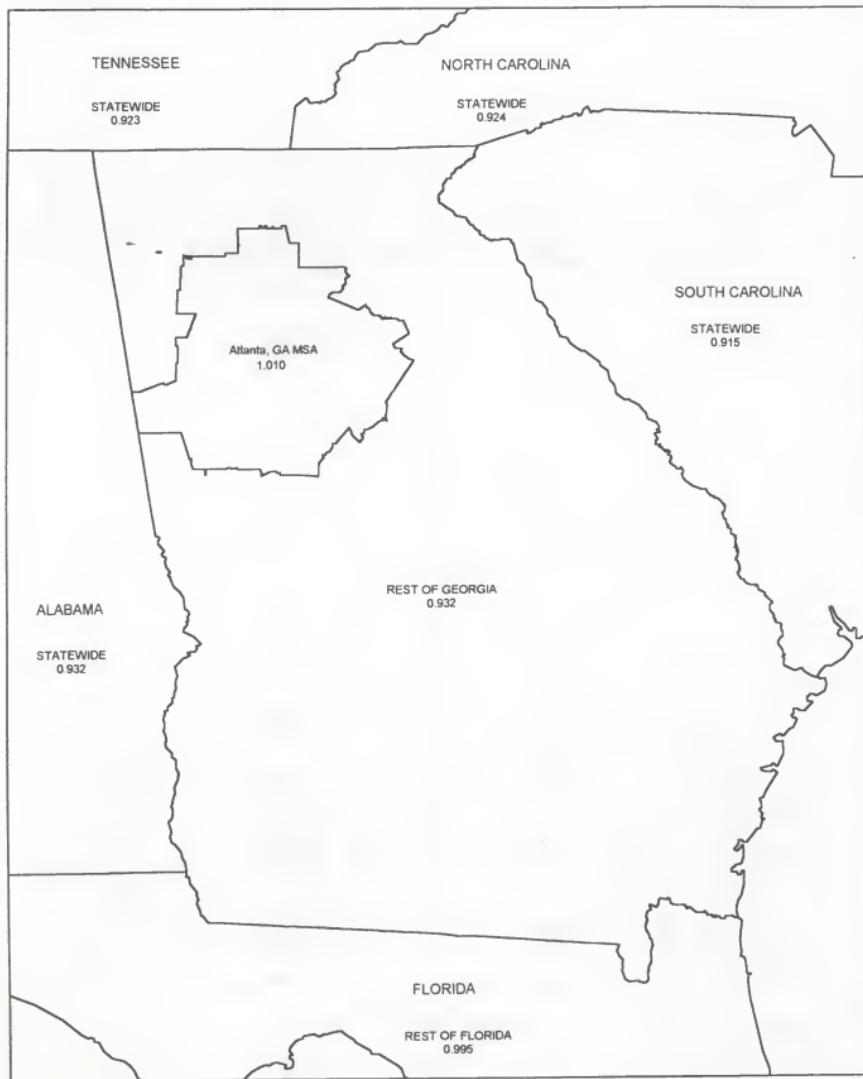


## OPTION 2, 4% THRESHOLD, STATEWIDE FEE SCHEDULE AREAS



NOTE: There are 70 Fee Schedule Areas (42 statewide) under this alternative. The shaded areas contain multiple Fee Schedule Areas and are examined on companion maps.

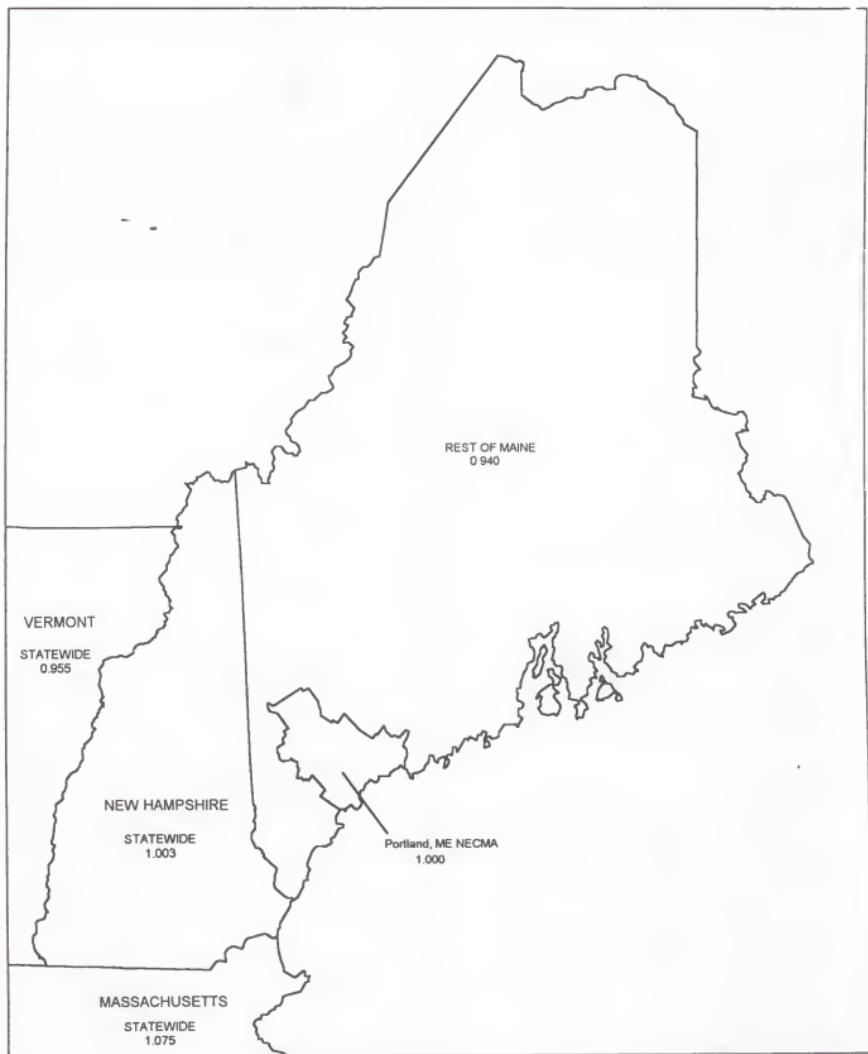
## OPTION 2, 4% THRESHOLD, GEORGIA FEE SCHEDULE AREAS



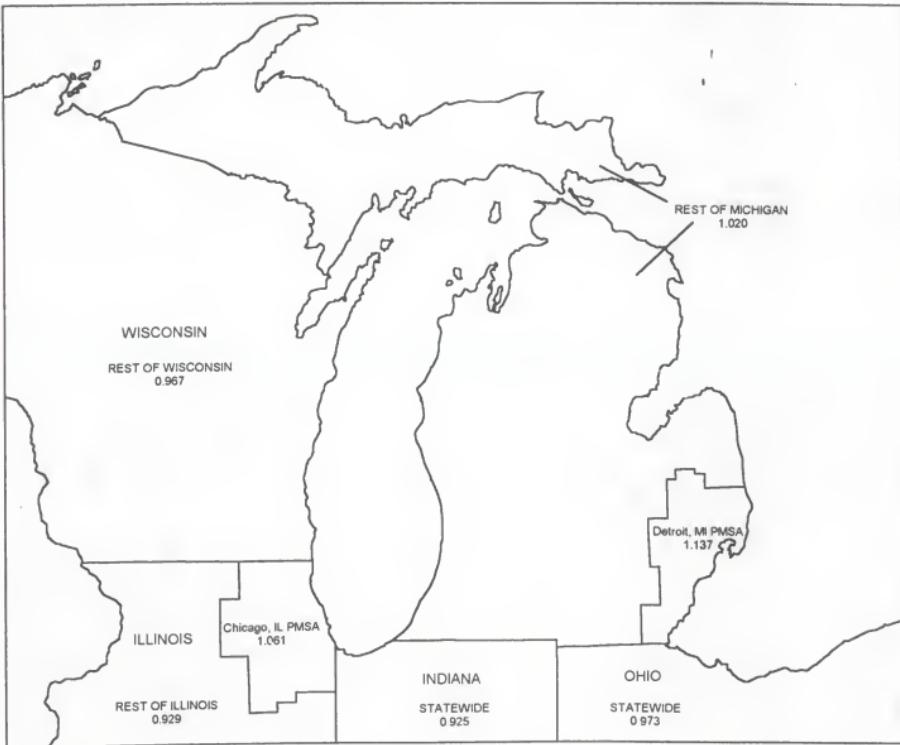
## OPTION 2, 4% THRESHOLD, ILLINOIS FEE SCHEDULE AREAS



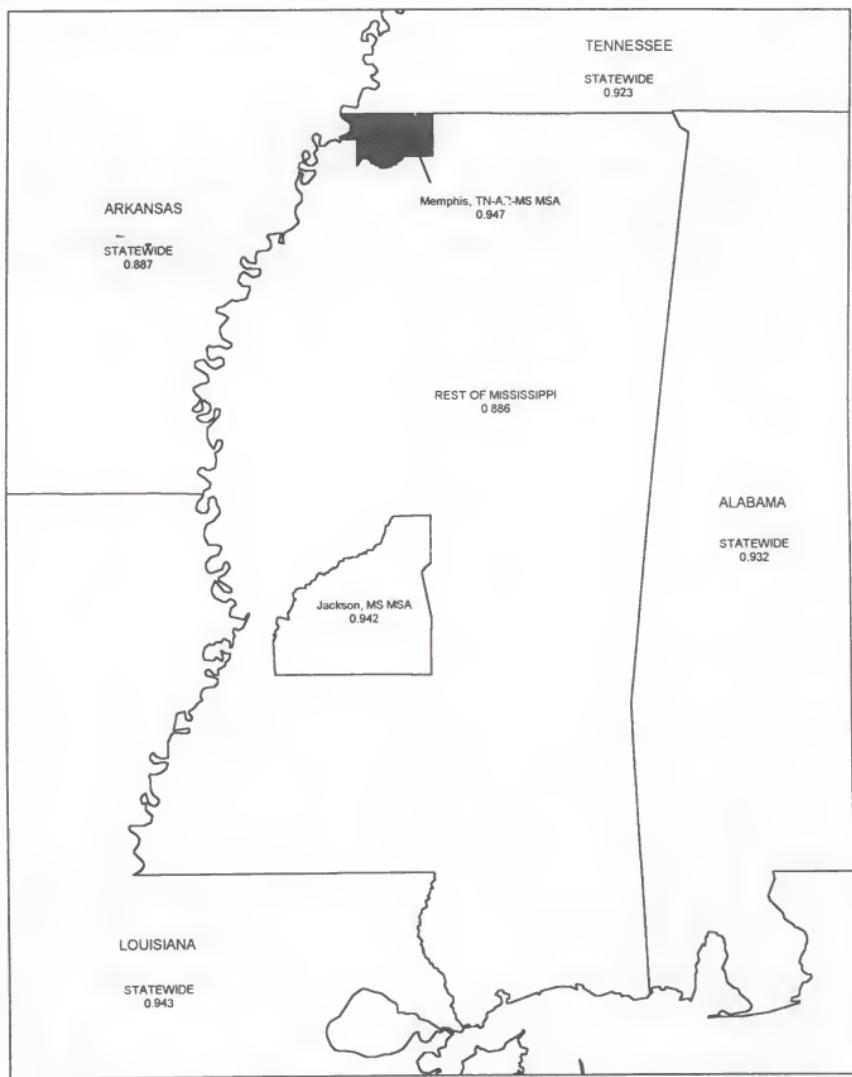
## OPTION 2, 4% THRESHOLD, MAINE FEE SCHEDULE AREAS



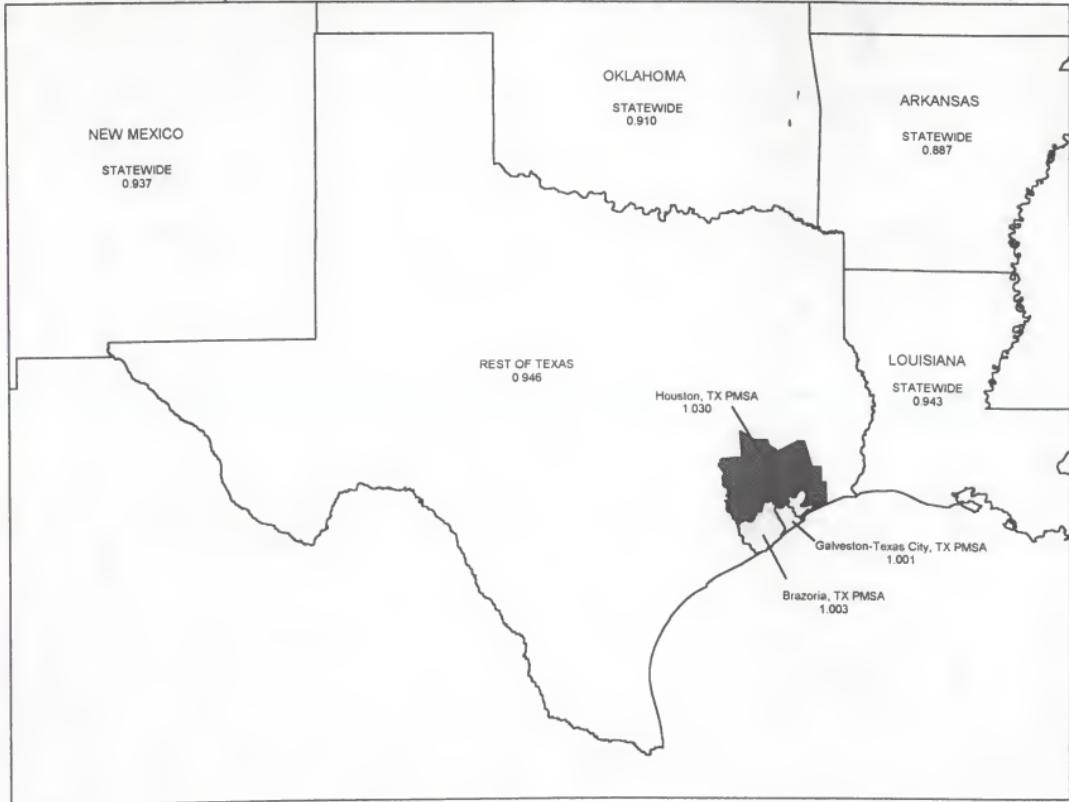
## OPTION 2, 4% THRESHOLD, MICHIGAN FEE SCHEDULE AREAS



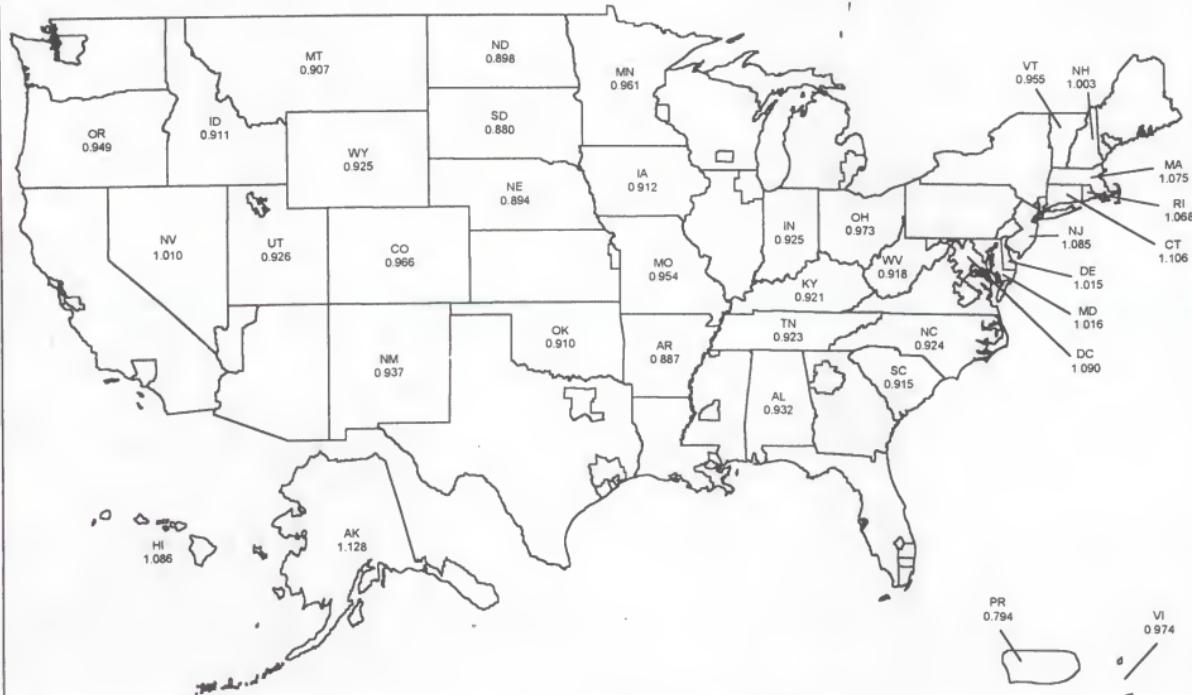
## OPTION 2, 4% THRESHOLD, MISSISSIPPI FEE SCHEDULE AREAS



## OPTION 2, 4% THRESHOLD, TEXAS FEE SCHEDULE AREAS

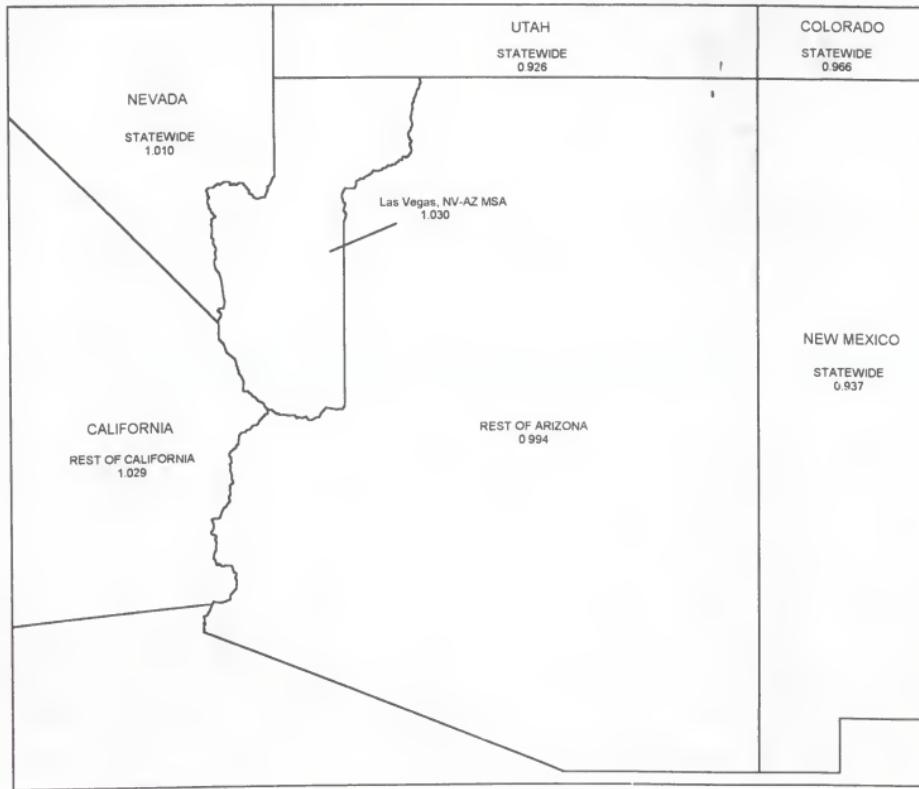


## OPTION 2, 3.5% THRESHOLD, STATEWIDE FEE SCHEDULE AREAS



NOTE: There are 79 Fee Schedule Areas (37 statewide) under this alternative. The shaded areas contain multiple Fee Schedule Areas and are examined on companion maps

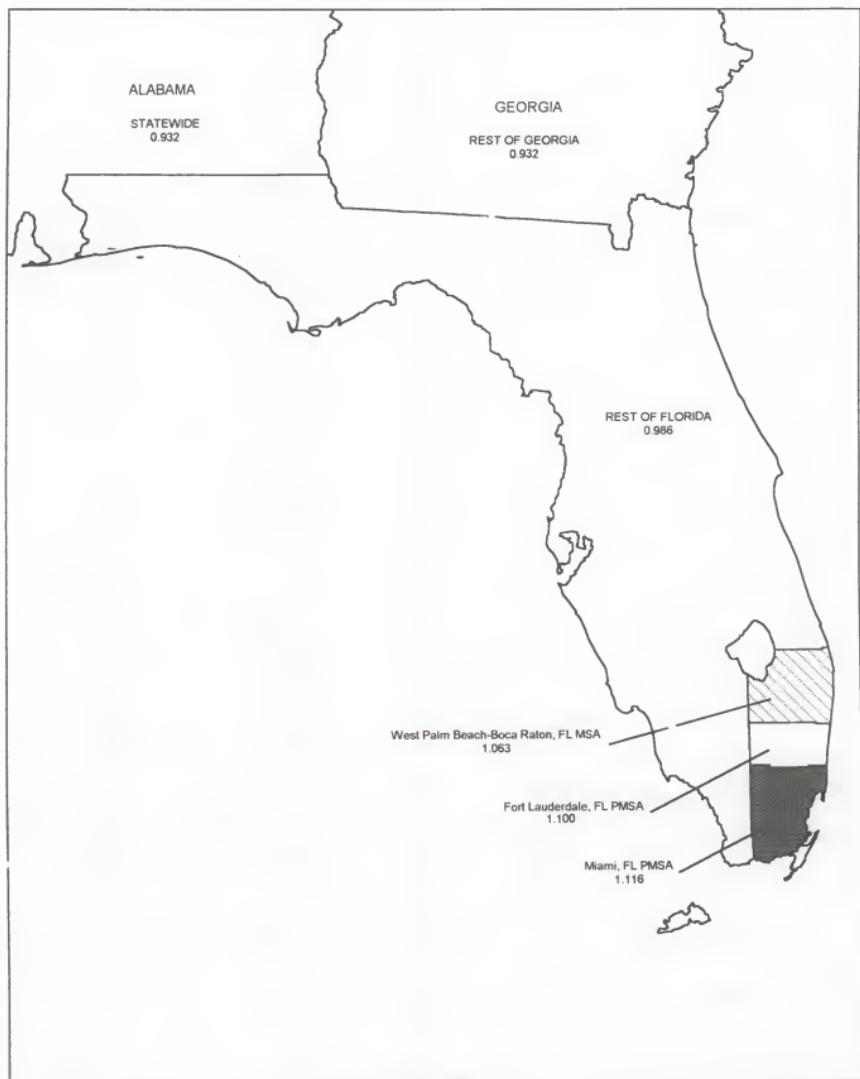
## OPTION 2, 3.5% THRESHOLD, ARIZONA FEE SCHEDULE AREAS



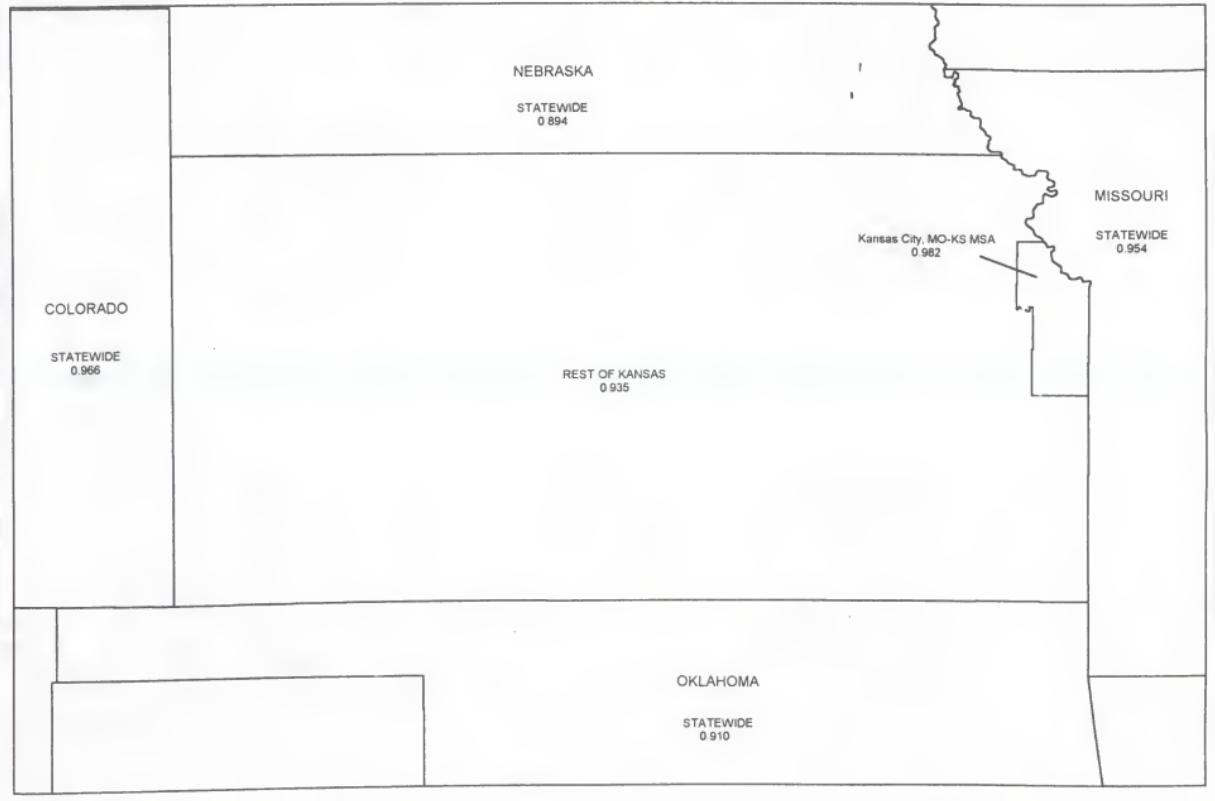
## OPTION 2, 3.5% THRESHOLD, CALIFORNIA FEE SCHEDULE AREAS



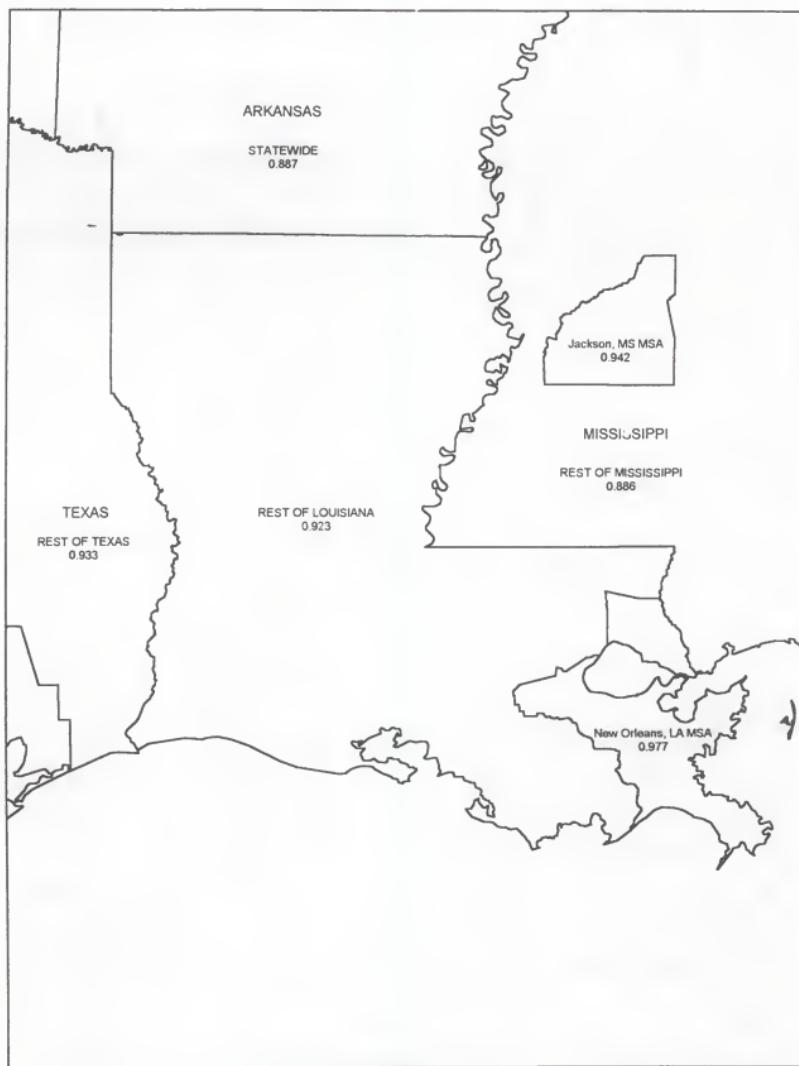
## OPTION 2, 3.5% THRESHOLD, FLORIDA FEE SCHEDULE AREAS



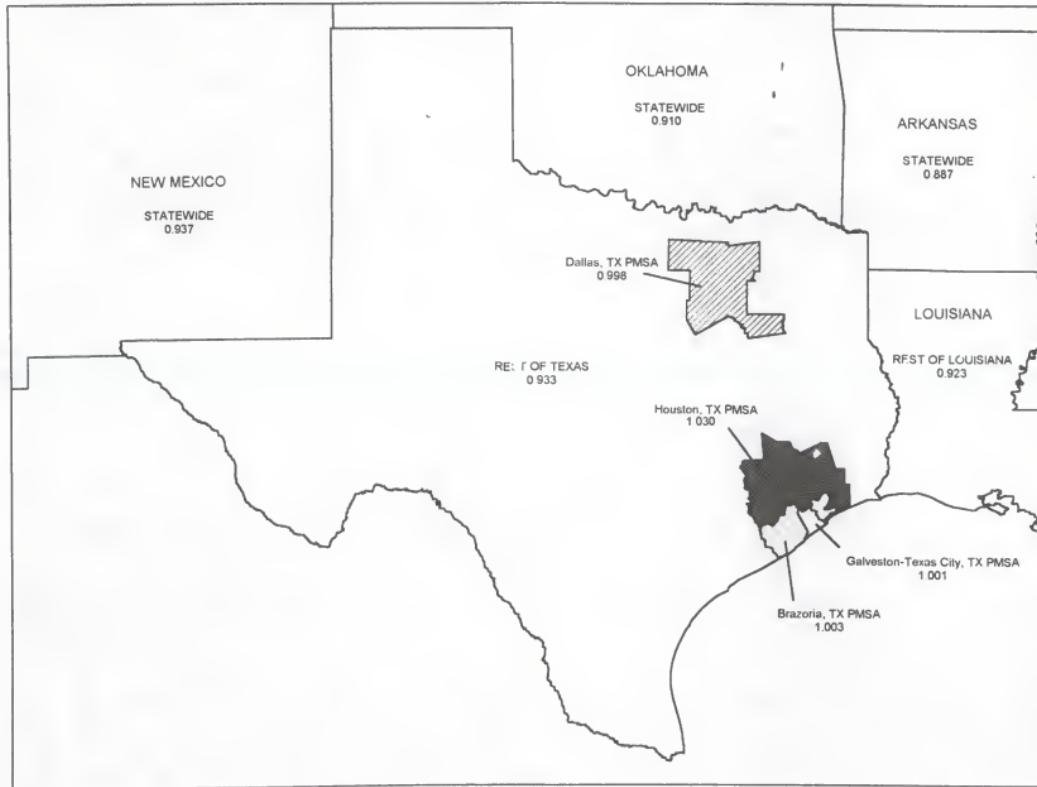
## OPTION 2, 3.5% THRESHOLD, KANSAS FEE SCHEDULE AREAS



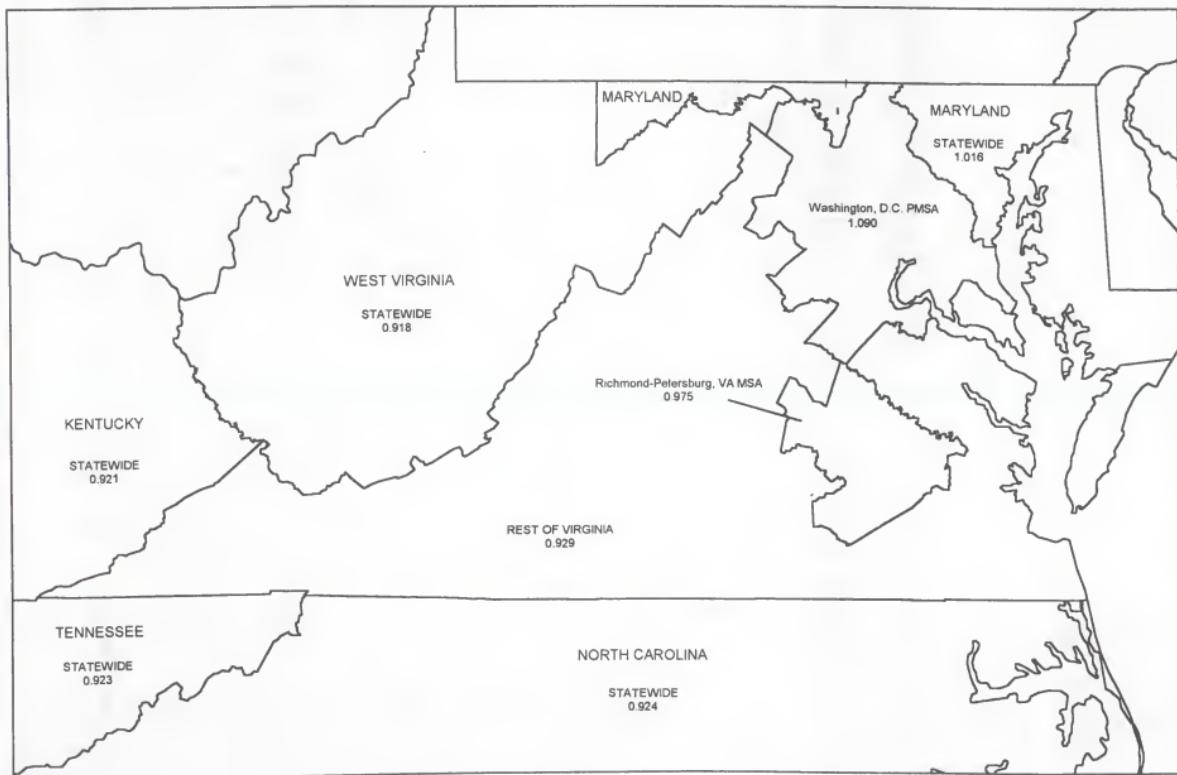
## OPTION 2, 3.5% THRESHOLD, LOUISIANA FEE SCHEDULE AREAS



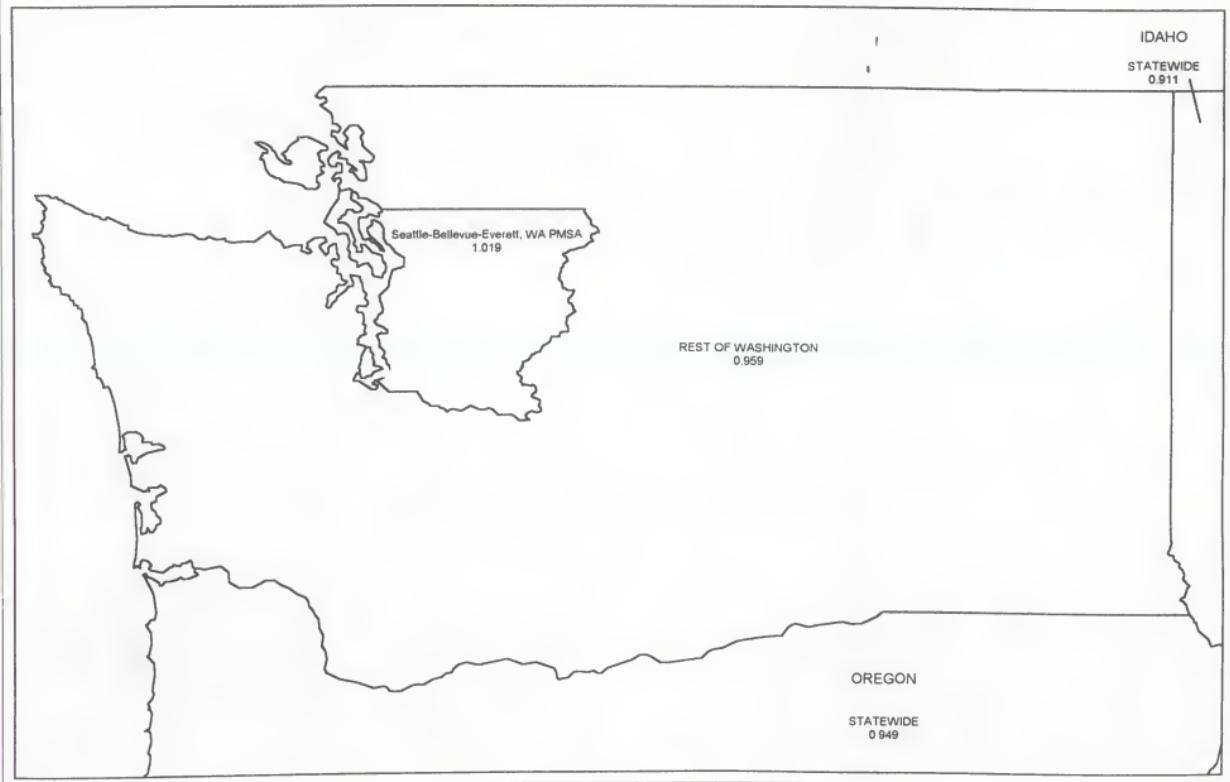
## OPTION 2, 3.5% THRESHOLD, TEXAS FEE SCHEDULE AREAS



## OPTION 2, 3.5% THRESHOLD, VIRGINIA FEE SCHEDULE AREAS



## OPTION 2, 3.5% THRESHOLD, WASHINGTON FEE SCHEDULE AREAS



## OPTION 2, 3.5% THRESHOLD, WISCONSIN FEE SCHEDULE AREAS

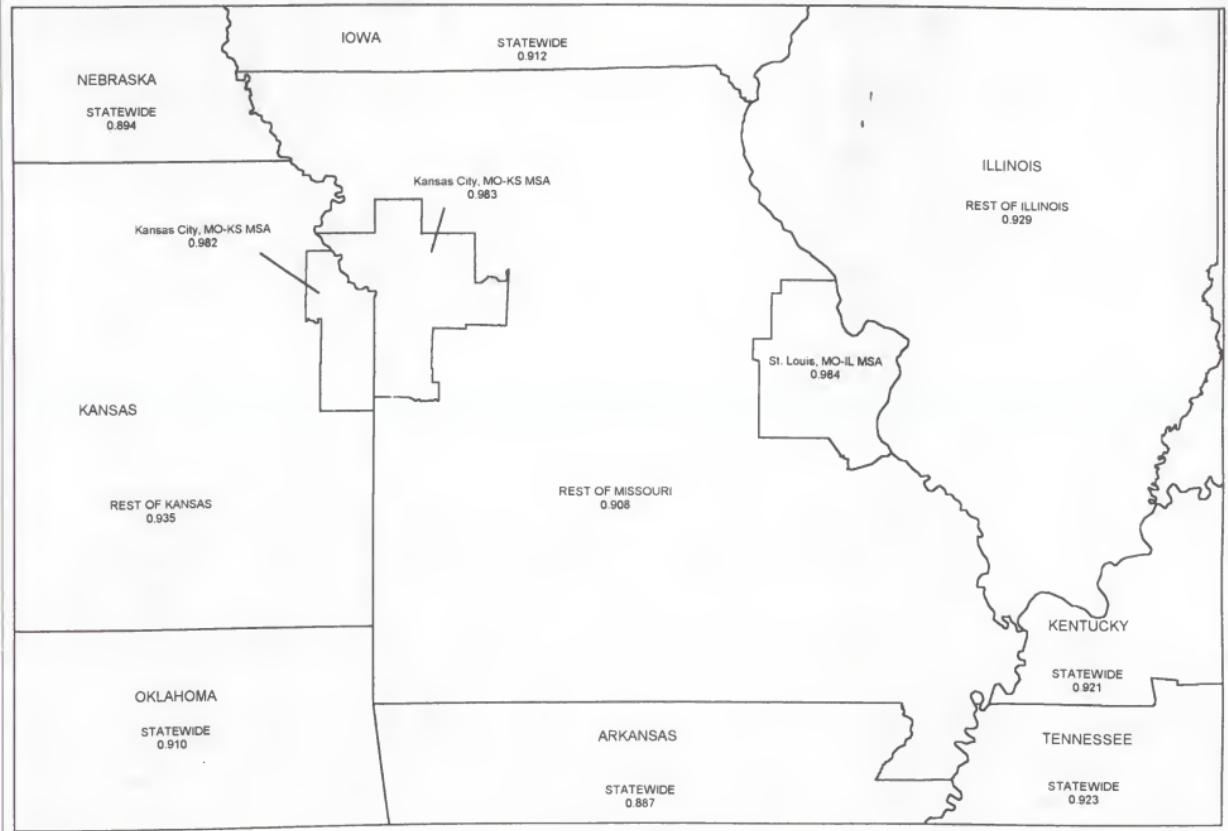


## OPTION 2, 3.0% THRESHOLD, STATEWIDE FEE SCHEDULE AREAS

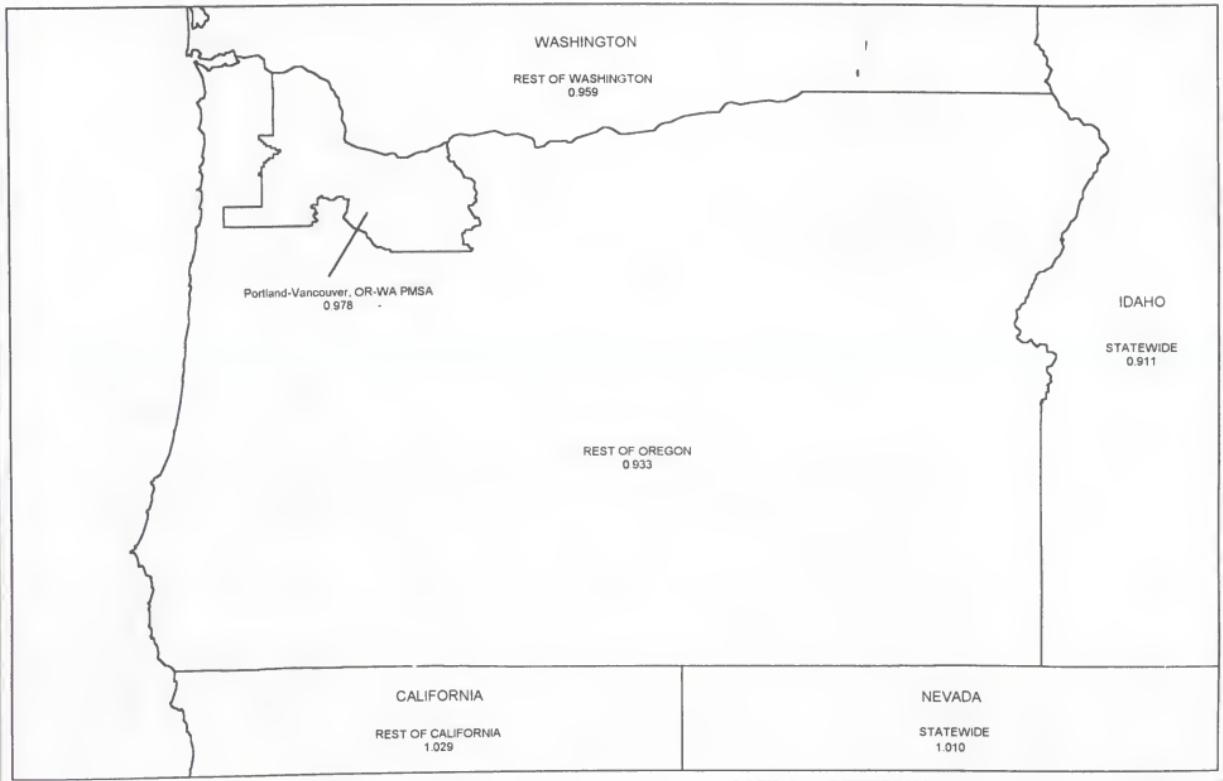


NOTE: There are 85 Fee Schedule Areas (34 statewide) under this alternative. The shaded areas contain multiple Fee Schedule Areas and are examined on companion maps.

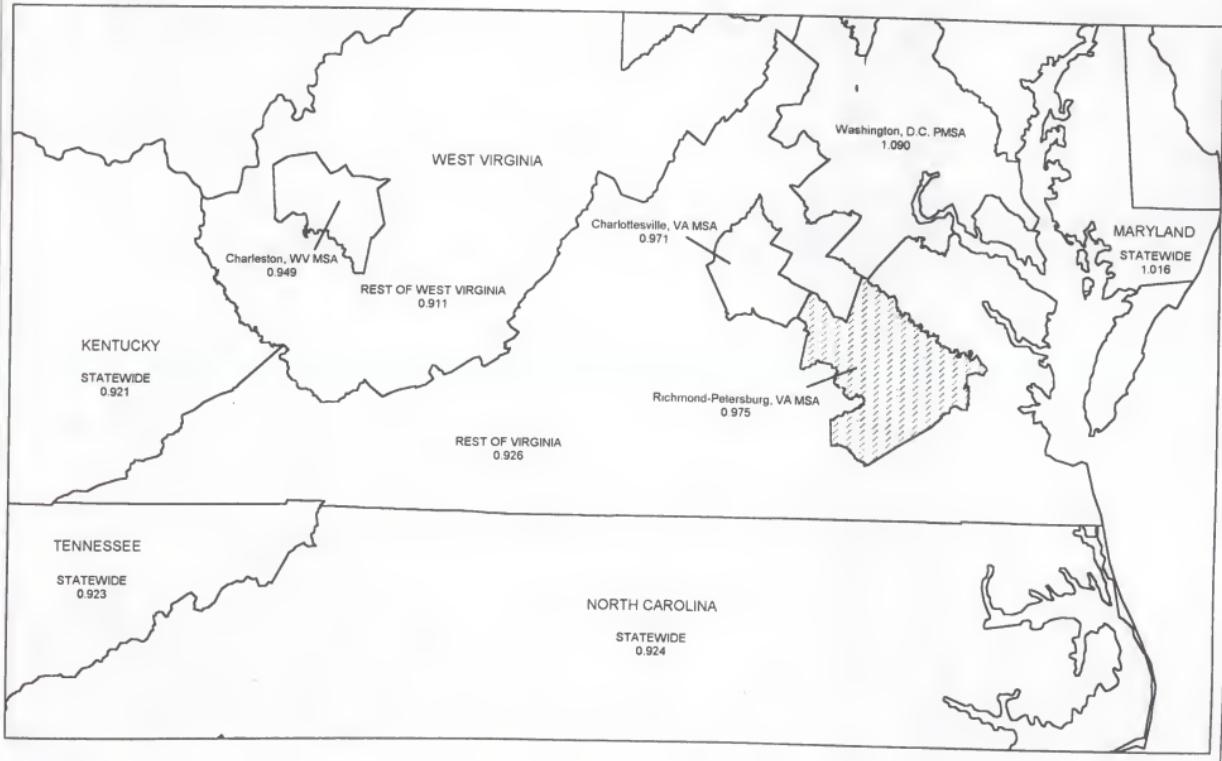
## OPTION 2, 3.0% THRESHOLD, MISSOURI FEE SCHEDULE AREAS



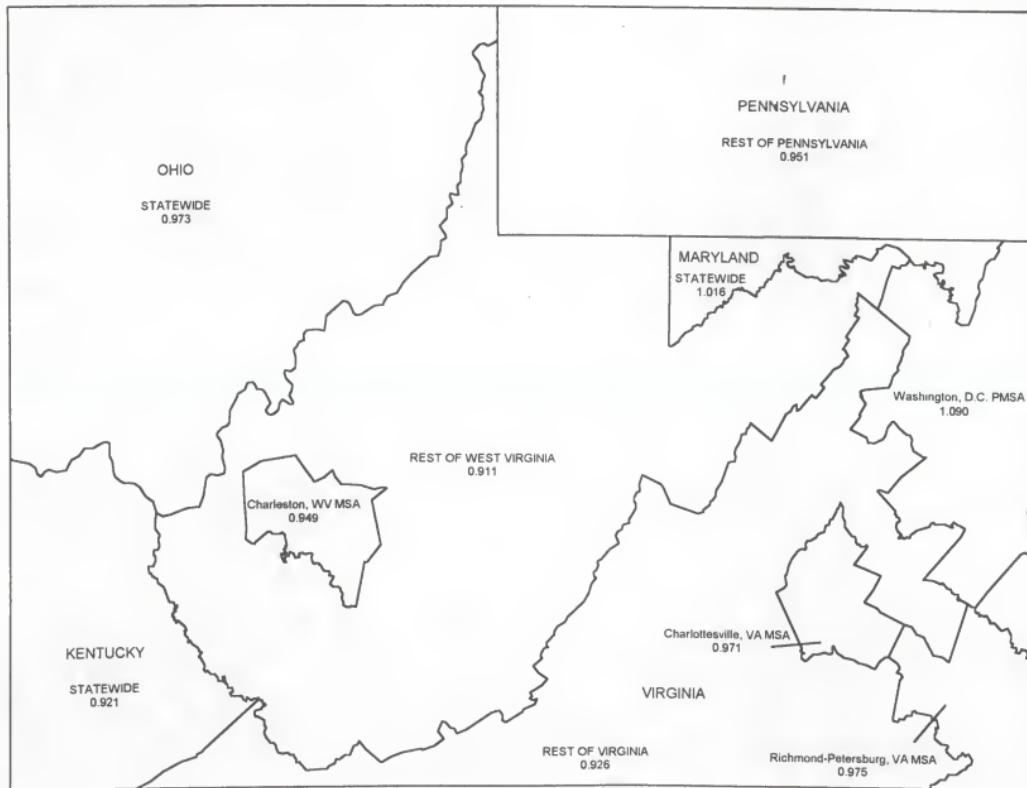
## OPTION 2, 3.0% THRESHOLD, OREGON FEE SCHEDULE AREAS



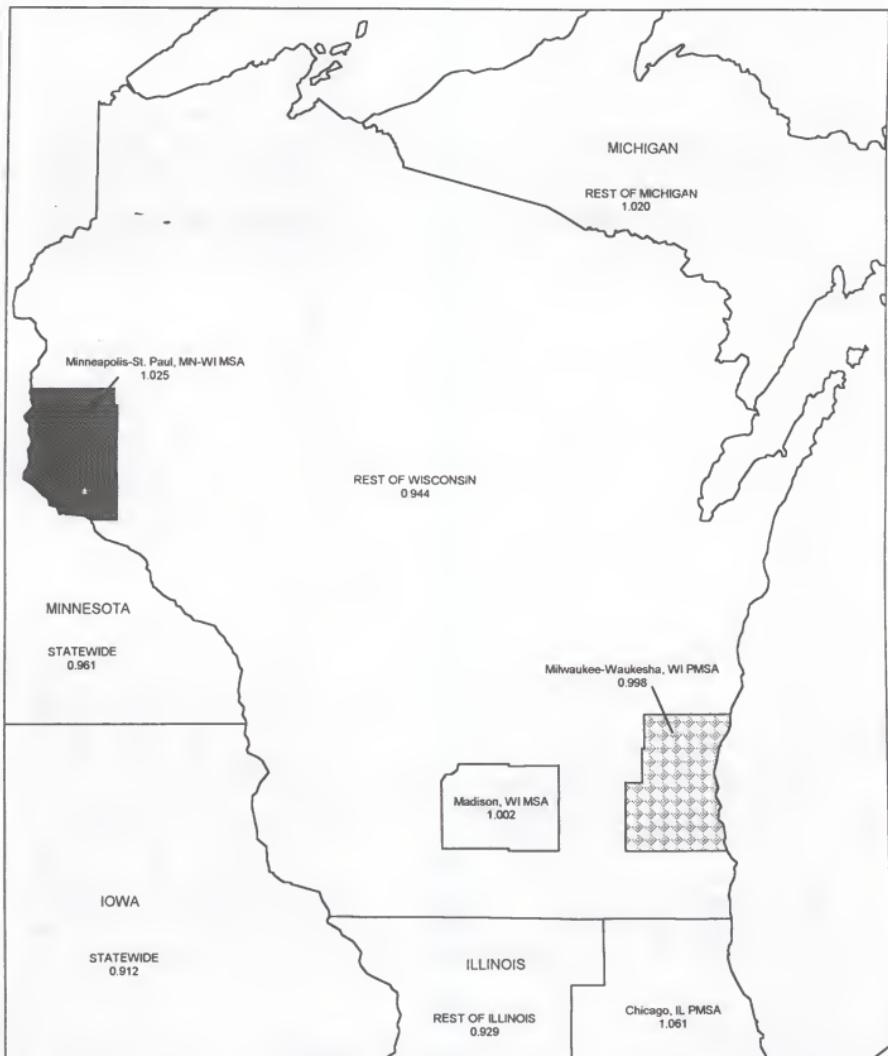
## OPTION 2, 3.0% THRESHOLD, VIRGINIA FEE SCHEDULE AREAS



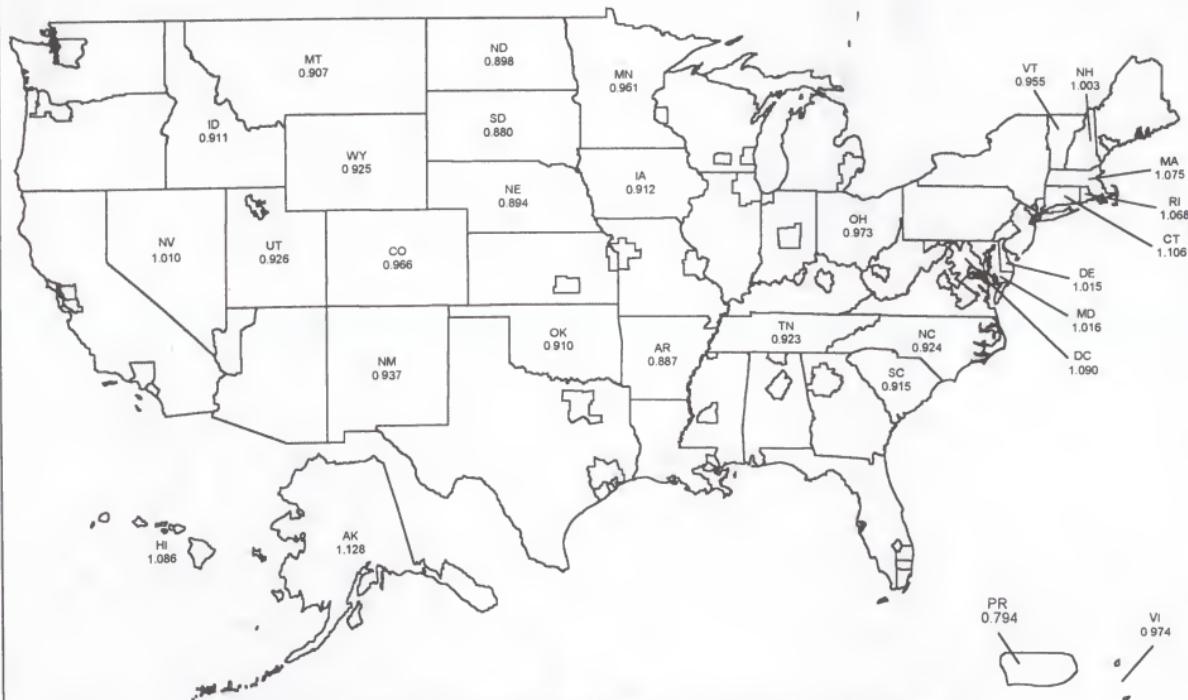
## OPTION 2, 3.0% THRESHOLD, WEST VIRGINIA FEE SCHEDULE AREAS



## OPTION 2, 3.0% THRESHOLD, WISCONSIN FEE SCHEDULE AREAS

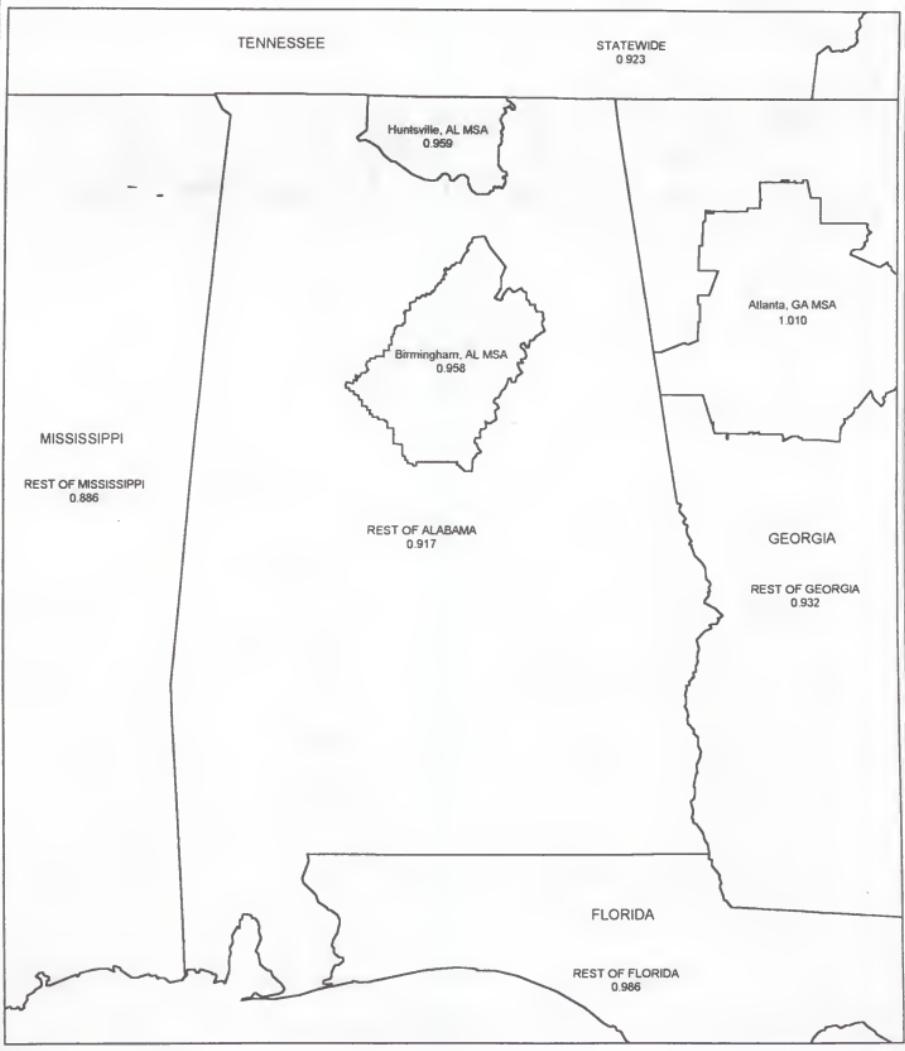


## OPTION 2, 2.5% THRESHOLD, STATEWIDE FEE SCHEDULE AREAS

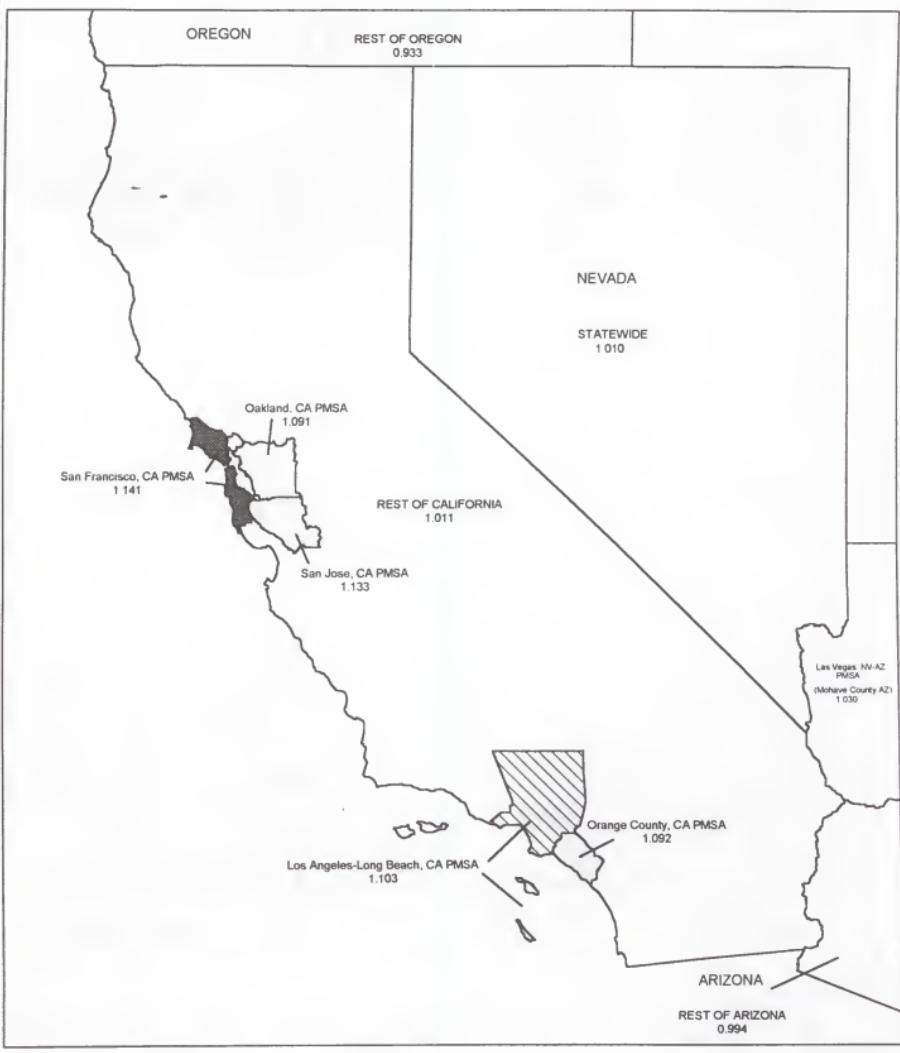


NOTE: There are 95 Fee Schedule Areas (30 statewide) under this alternative. The shaded areas contain multiple Fee Schedule Areas and are examined on companion maps.

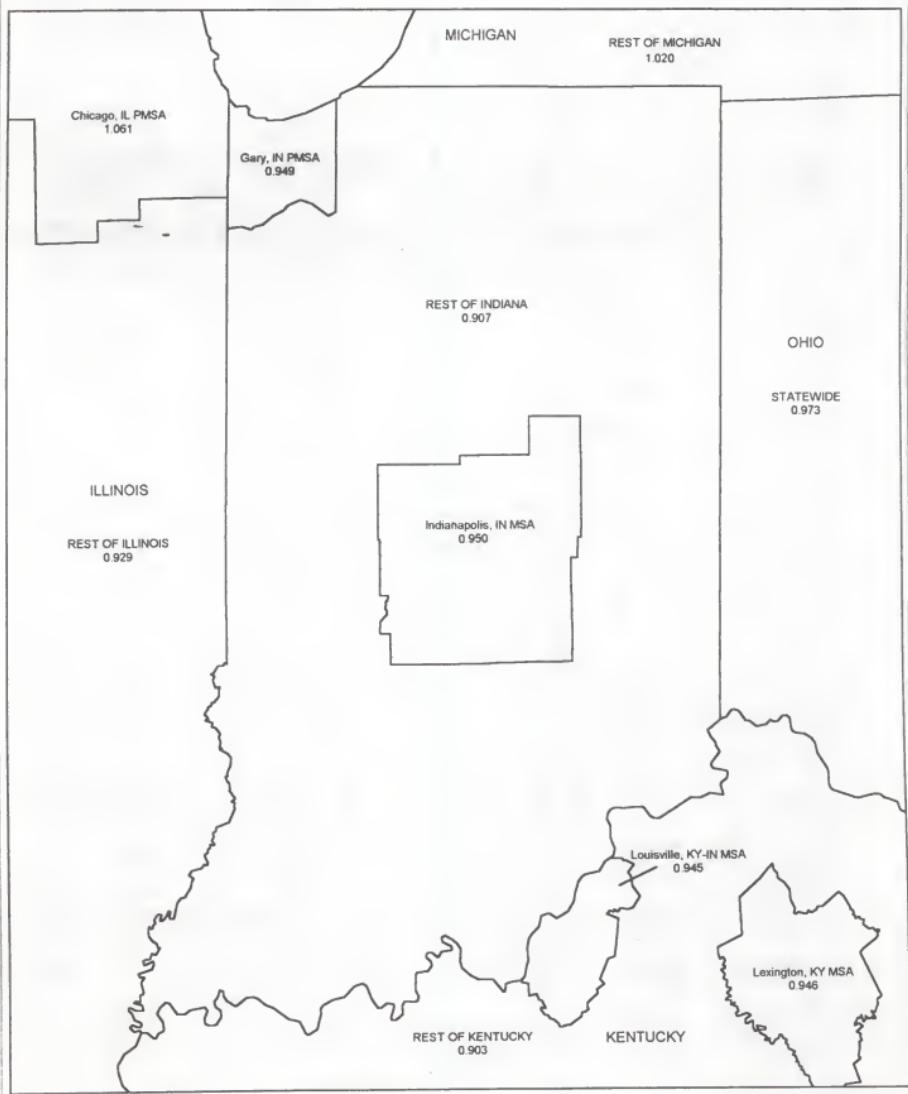
## OPTION 2, 2.5% THRESHOLD, ALABAMA FEE SCHEDULE AREAS



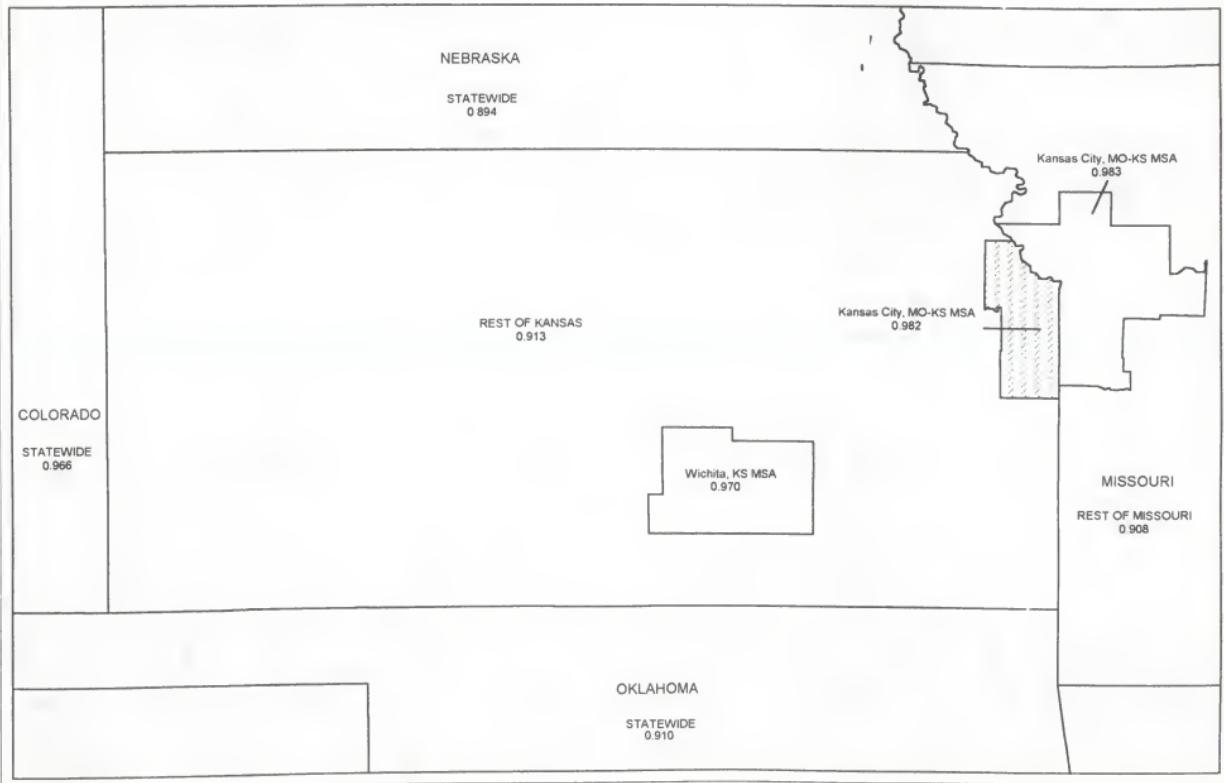
## OPTION 2, 2.5% THRESHOLD, CALIFORNIA FEE SCHEDULE AREAS



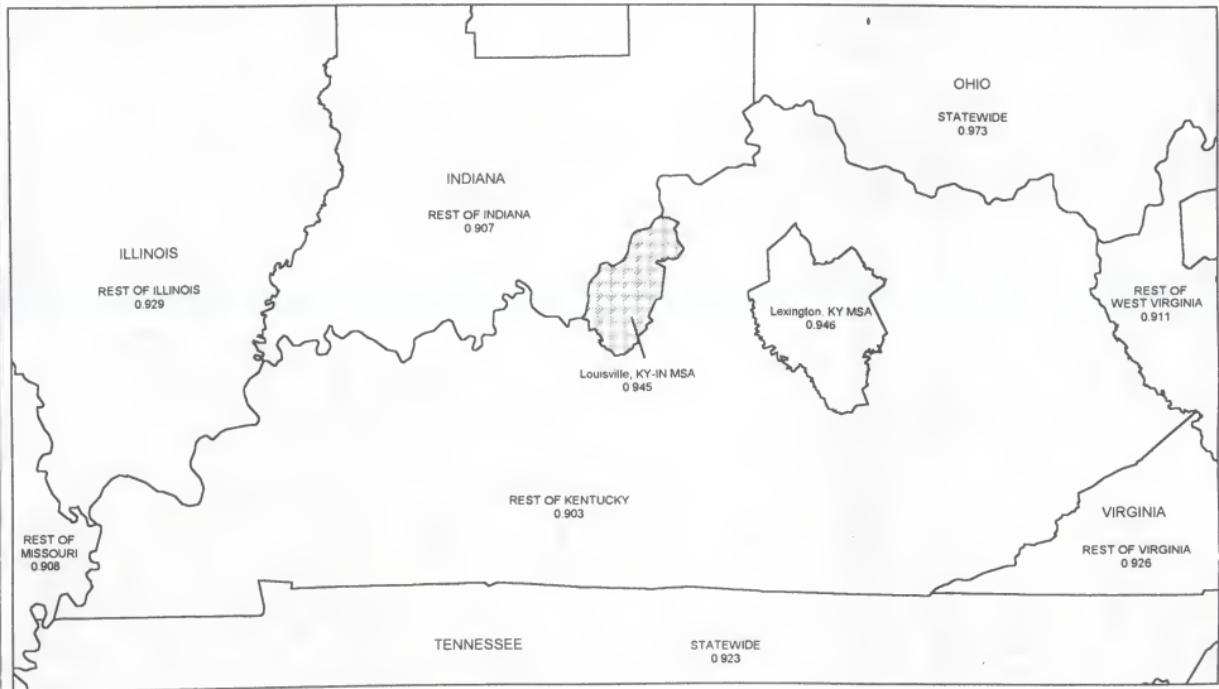
## OPTION 2, 2.5% THRESHOLD, INDIANA FEE SCHEDULE AREAS



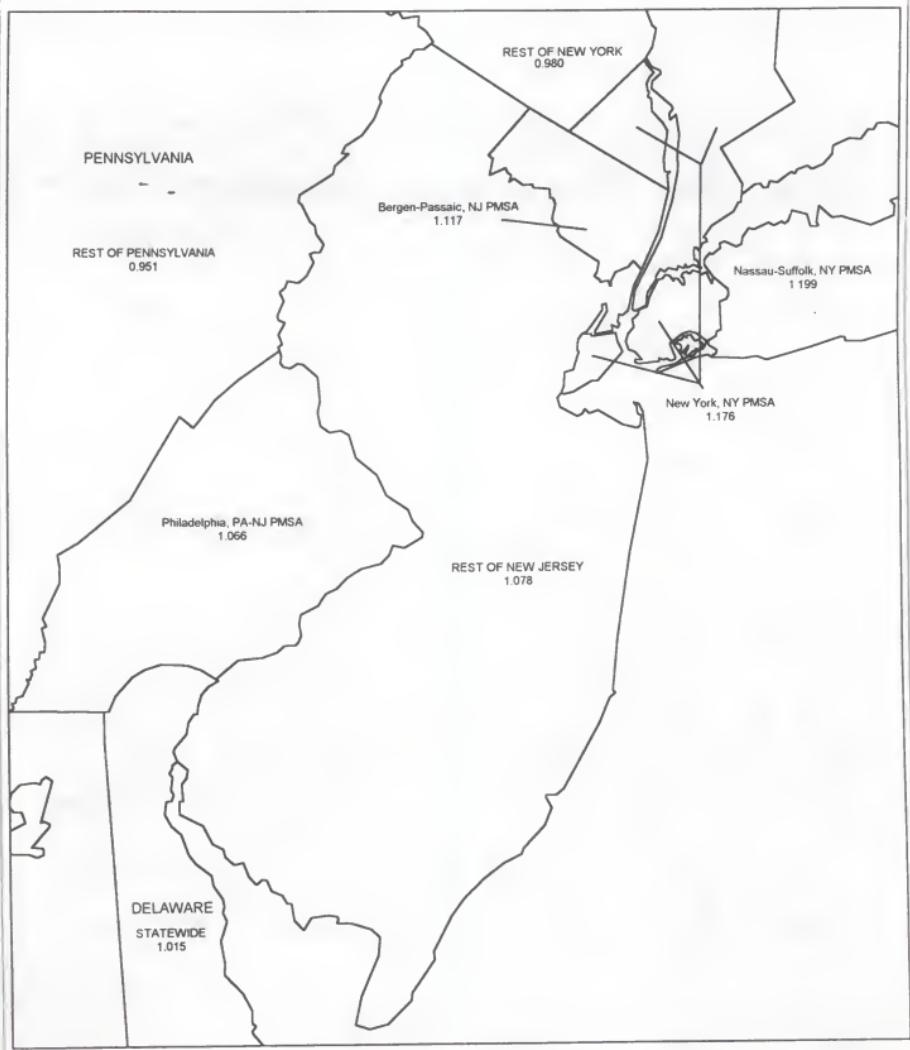
## OPTION 2, 2.5% THRESHOLD, KANSAS FEE SCHEDULE AREAS



## OPTION 2, 2.5% THRESHOLD, KENTUCKY FEE SCHEDULE AREAS



## OPTION 2, 2.5% THRESHOLD, NEW JERSEY FEE SCHEDULE AREAS



### OPTION 3

Each State with Multiple FSAs as of January 1, 1995 is  
Divided into up to Five FSAs Based on Metropolitan Area  
Population Size:

>3 Million

1-3 Million

.25-1 Million

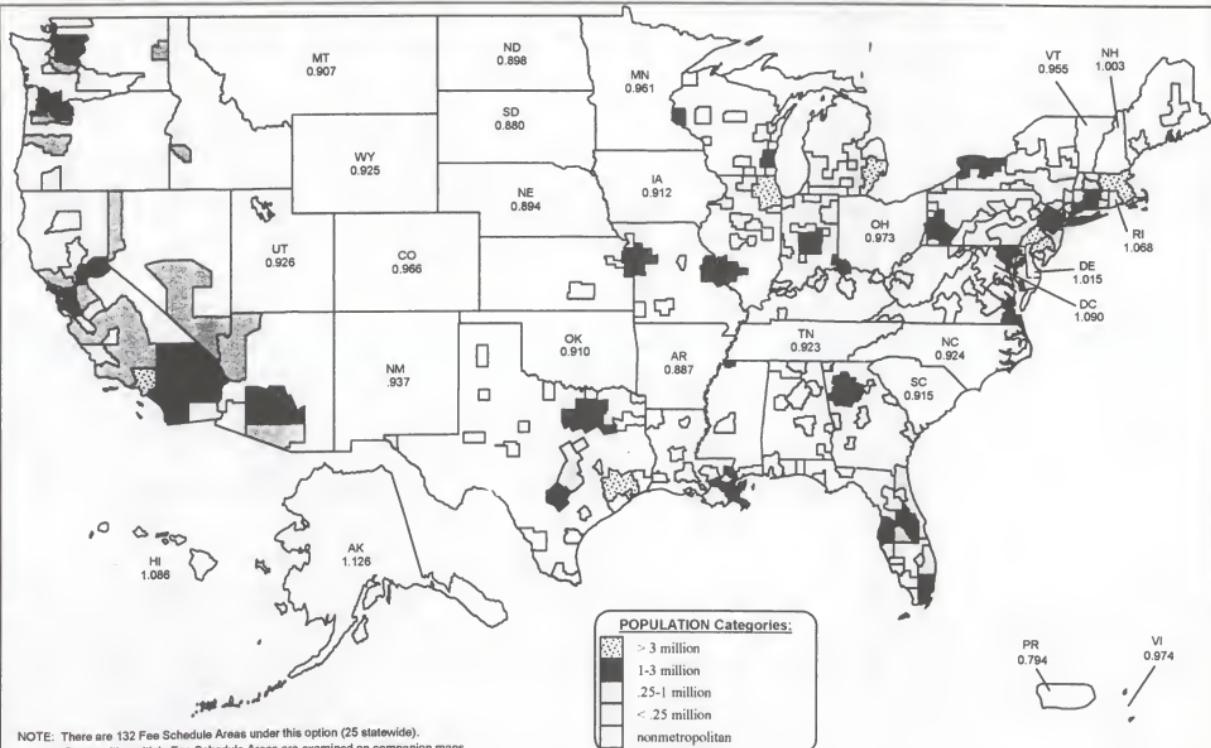
<.25 Million

Nonmetropolitan

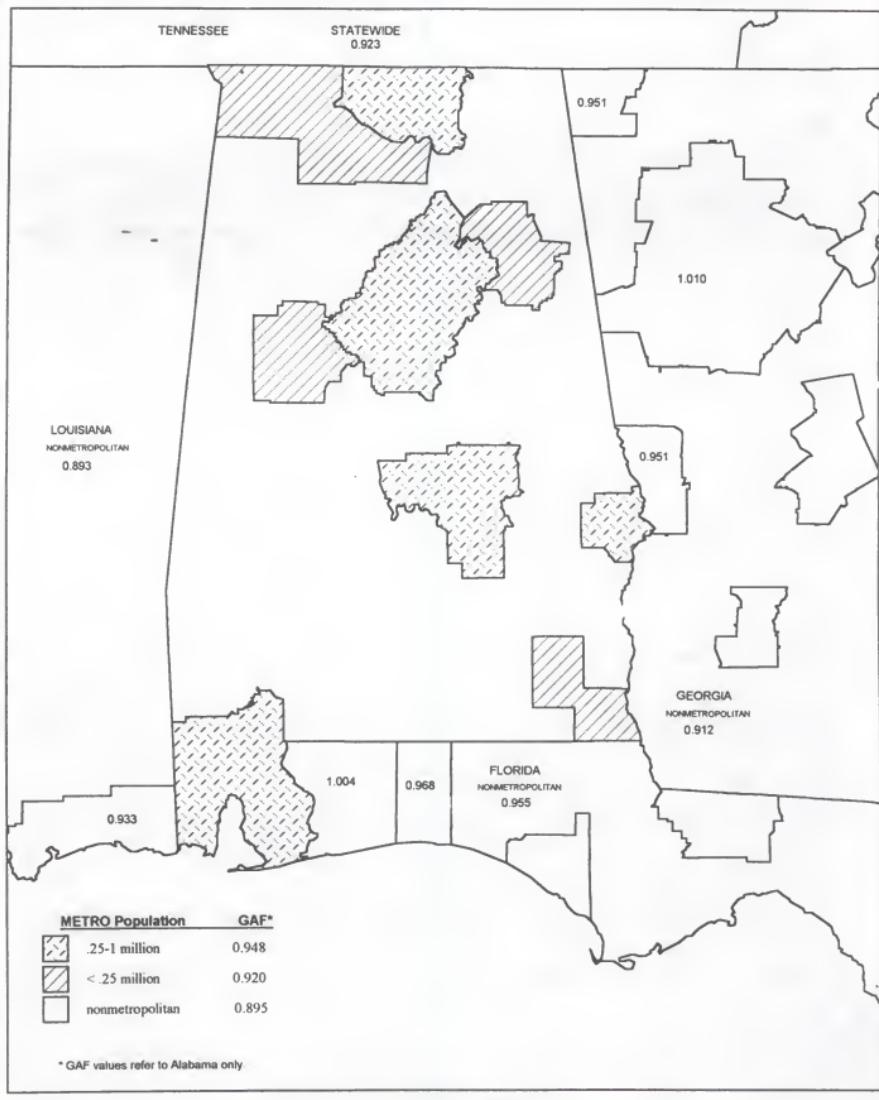
States with a single payment locality as of January 1, 1995  
remain statewide.

## OPTION 3 - FEE SCHEDULE AREAS

### BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE

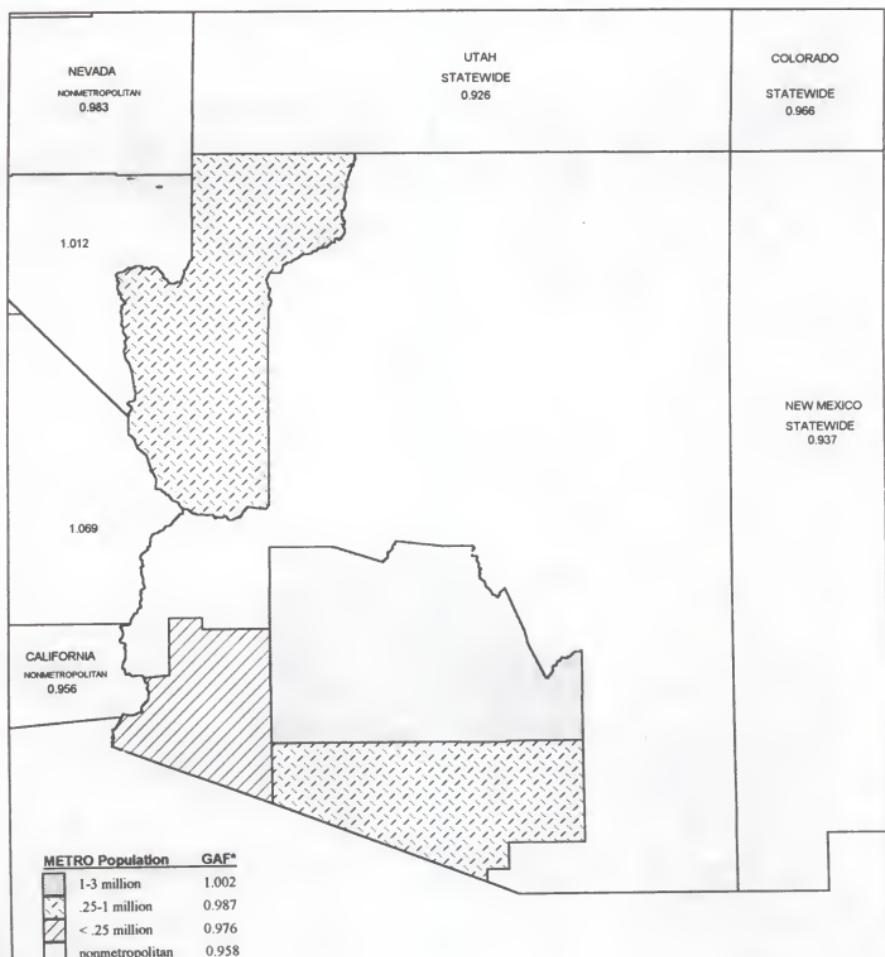


## OPTION 3 - ALABAMA FEE SCHEDULE AREAS BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE



## OPTION 3 - ARIZONA FEE SCHEDULE AREAS

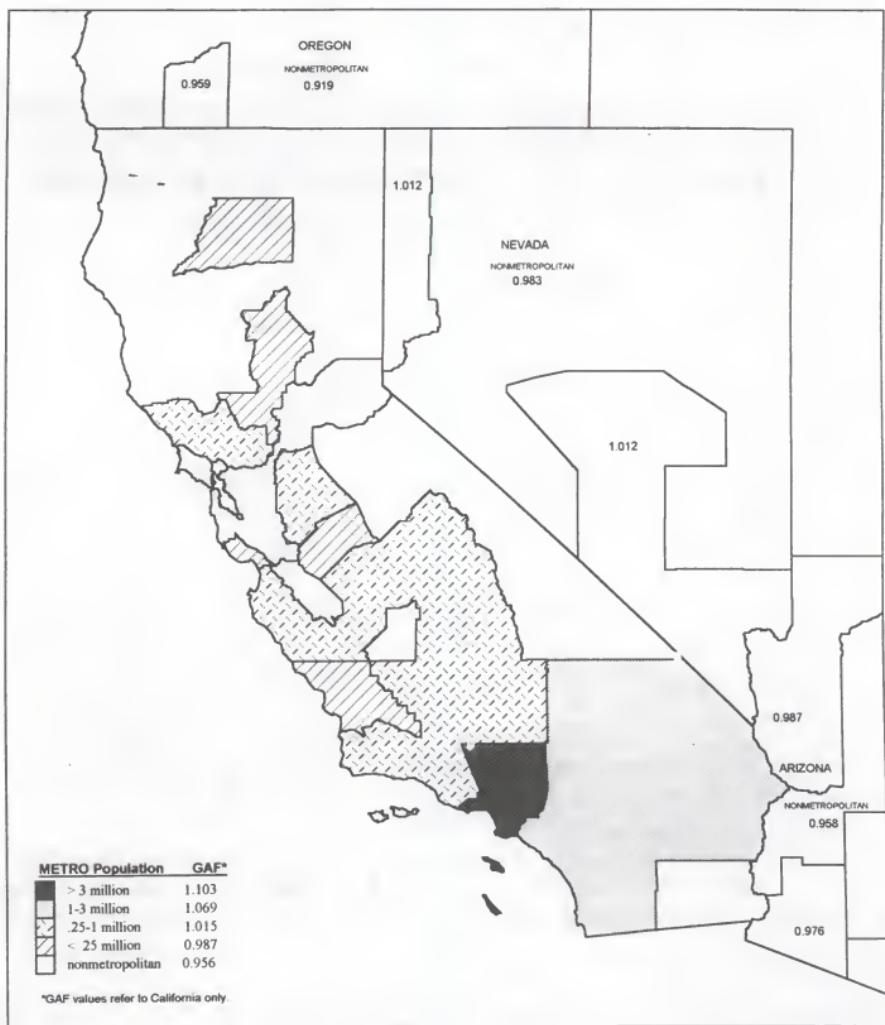
BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE



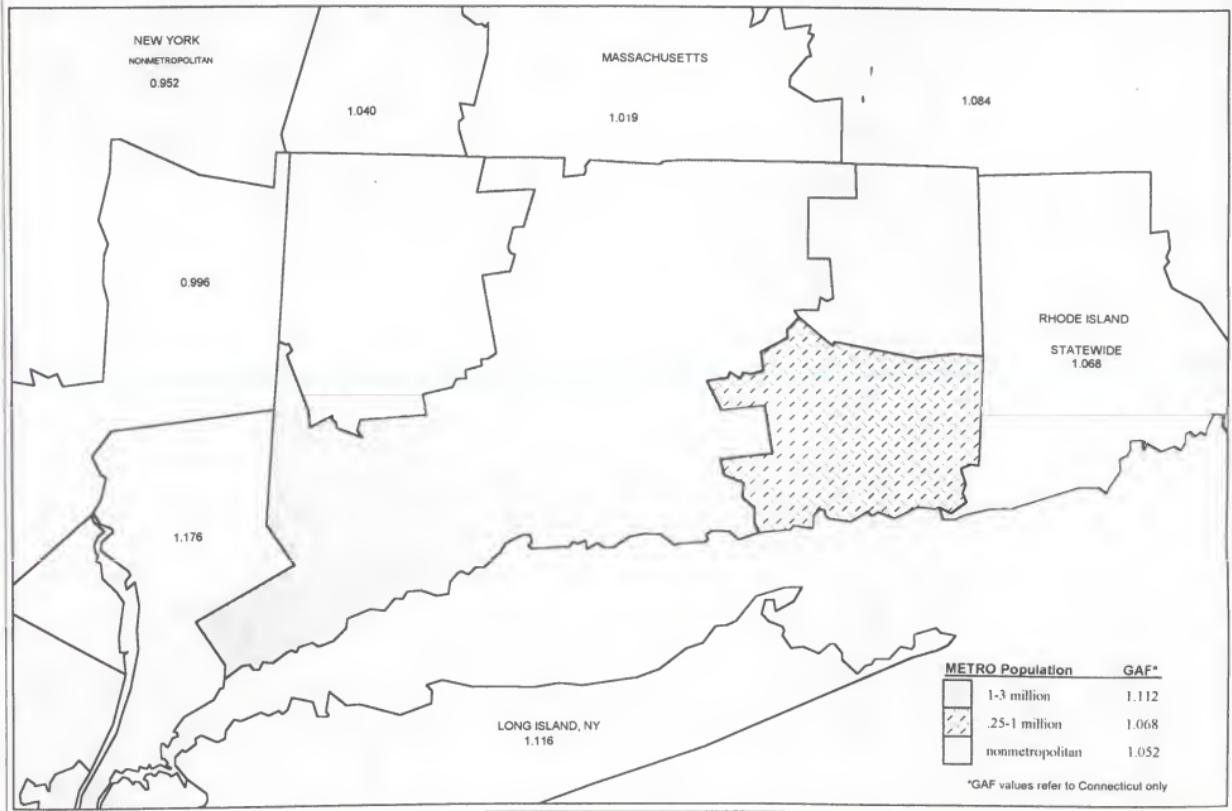
\*GAF values refer to Arizona only.

## OPTION 3 - CALIFORNIA FEE SCHEDULE AREAS

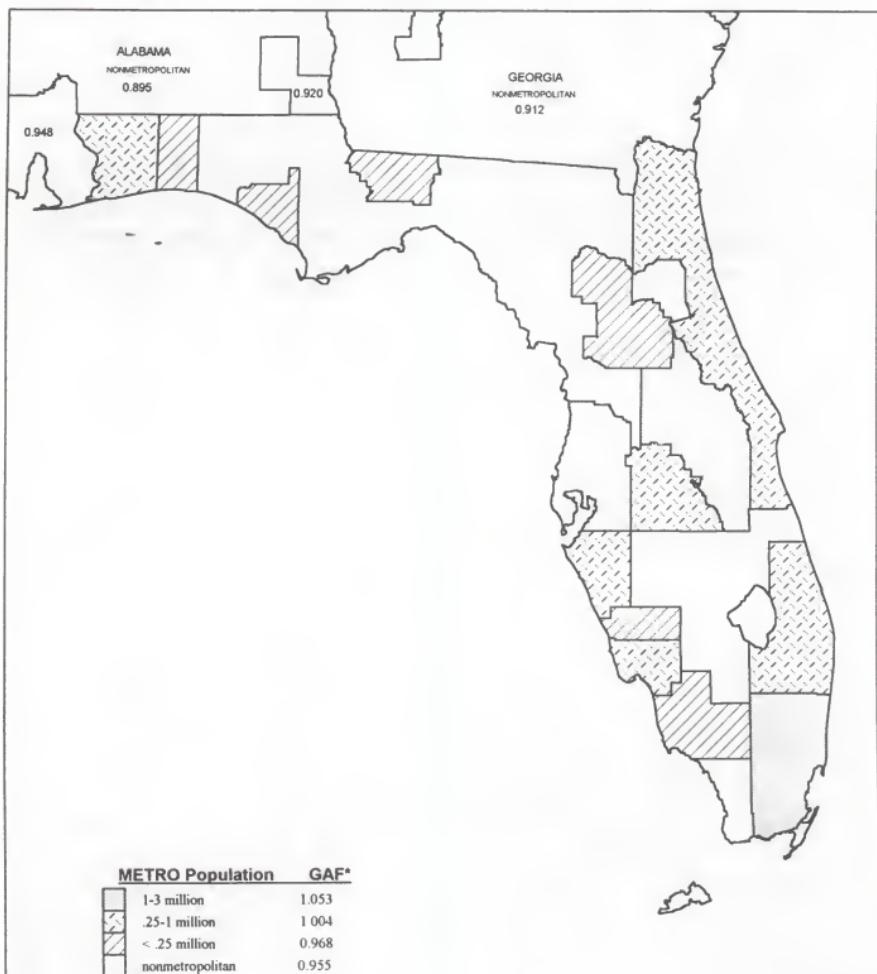
BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE



## OPTION 3 - CONNECTICUT FEE SCHEDULE AREAS BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE

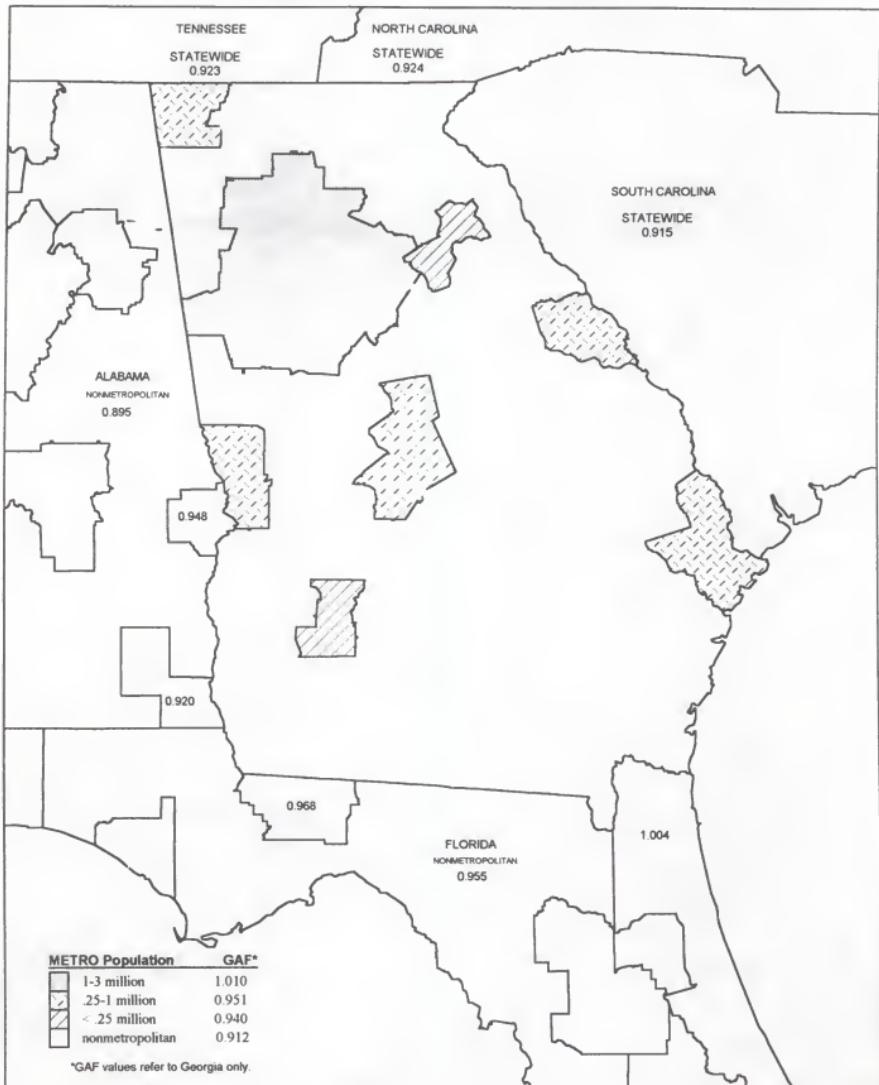


**OPTION 3 - FLORIDA FEE SCHEDULE AREAS**  
**BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE**



\*GAF values refer to Florida only.

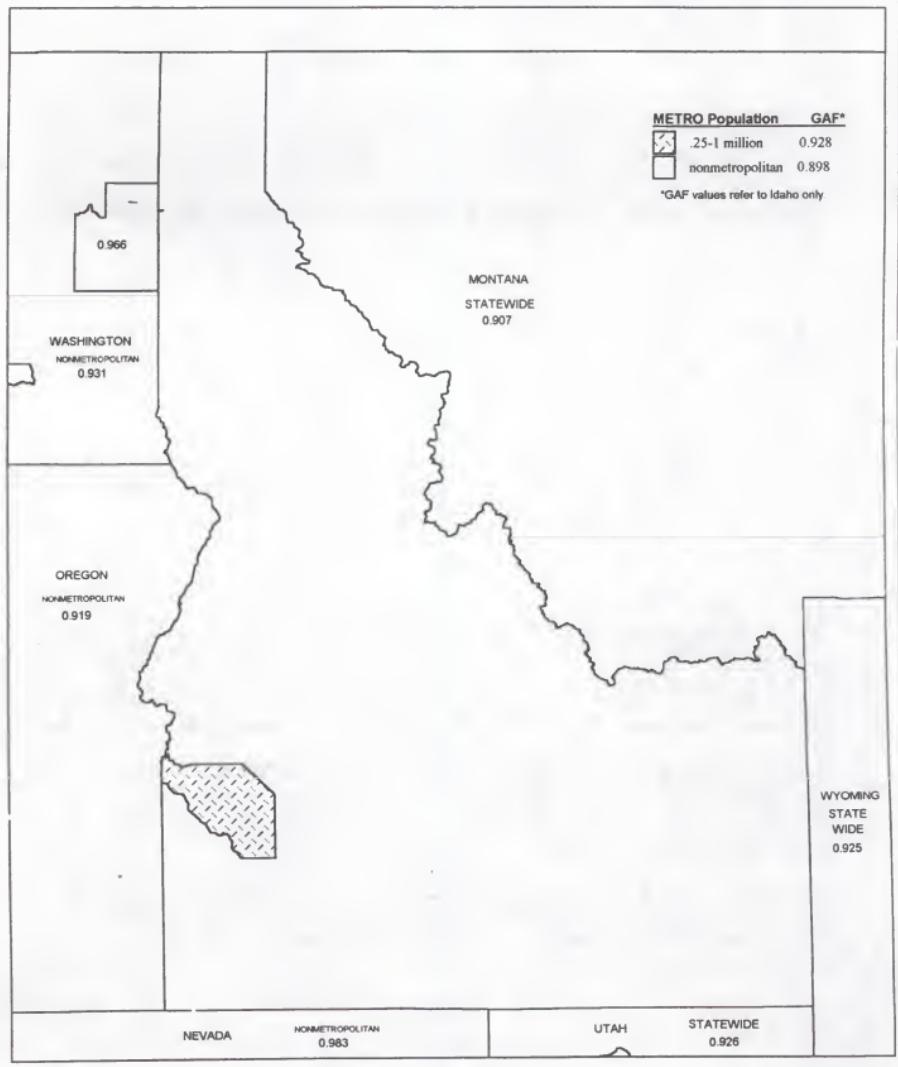
**OPTION 3 - GEORGIA FEE SCHEDULE AREAS**  
**BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE**



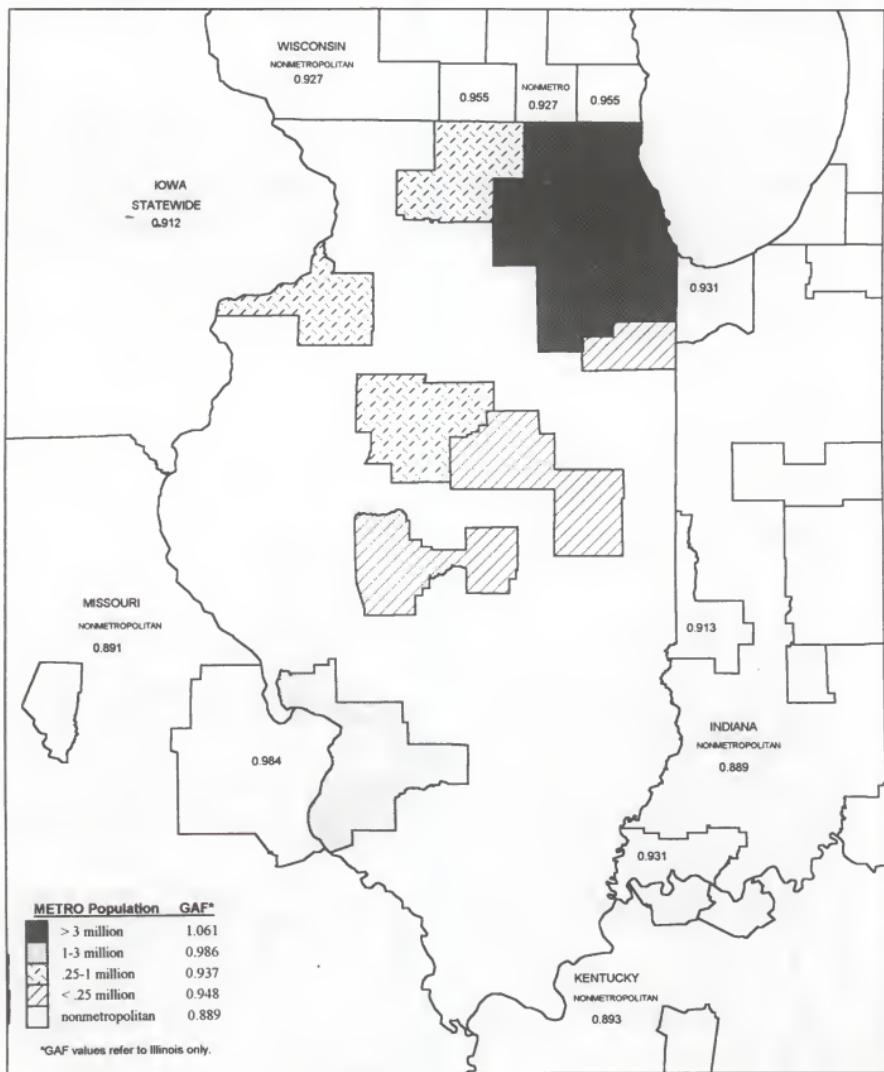
\*GAF values refer to Georgia only.

## OPTION 3 - IDAHO FEE SCHEDULE AREAS

BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE

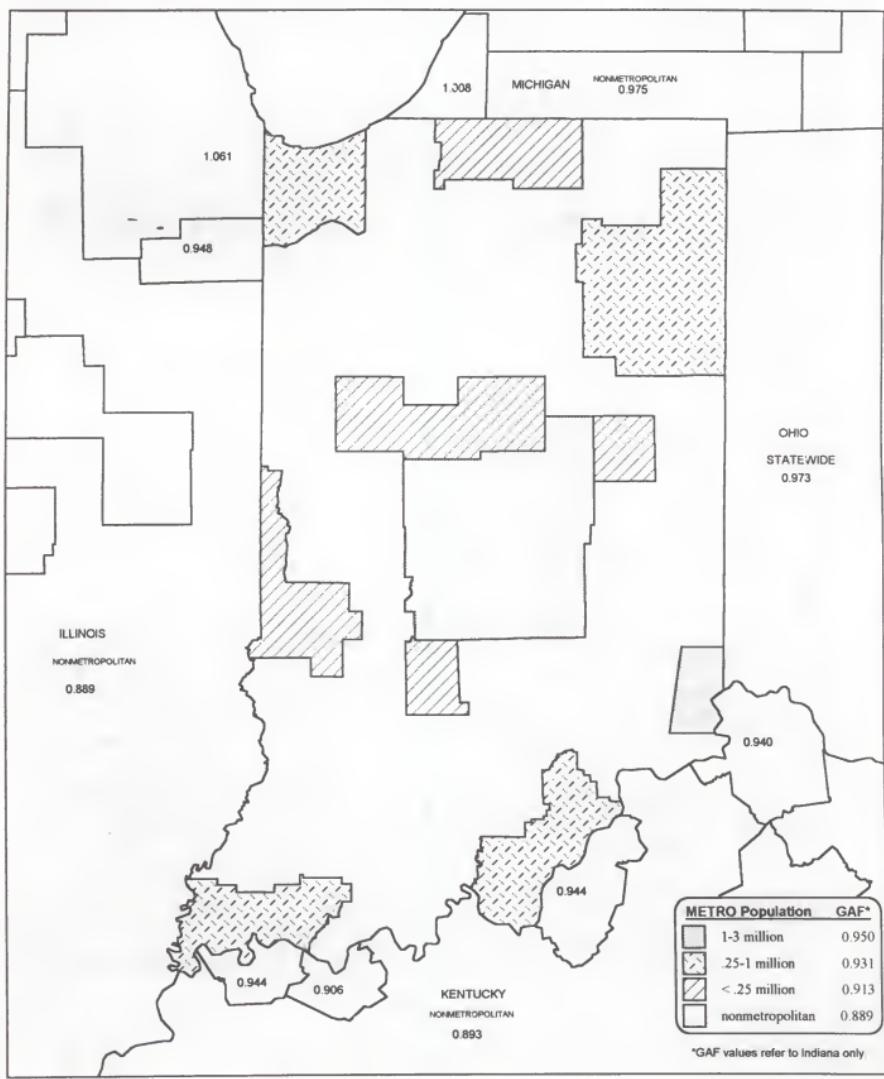


**OPTION 3 - ILLINOIS FEE SCHEDULE AREAS  
BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE**



\*GAF values refer to Illinois only.

**OPTION 3 - INDIANA FEE SCHEDULE AREAS**  
**BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE**



## OPTION 3 - KANSAS FEE SCHEDULE AREAS BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE

### METRO Population GAF\*

1-3 million	0.982
.25-1 million	0.970
< .25 million	0.962
nonmetropolitan	0.896

\*GAF values refer to Kansas only.

NEBRASKA  
STATEWIDE  
0.894

COLORADO

STATE  
WIDE  
0.966

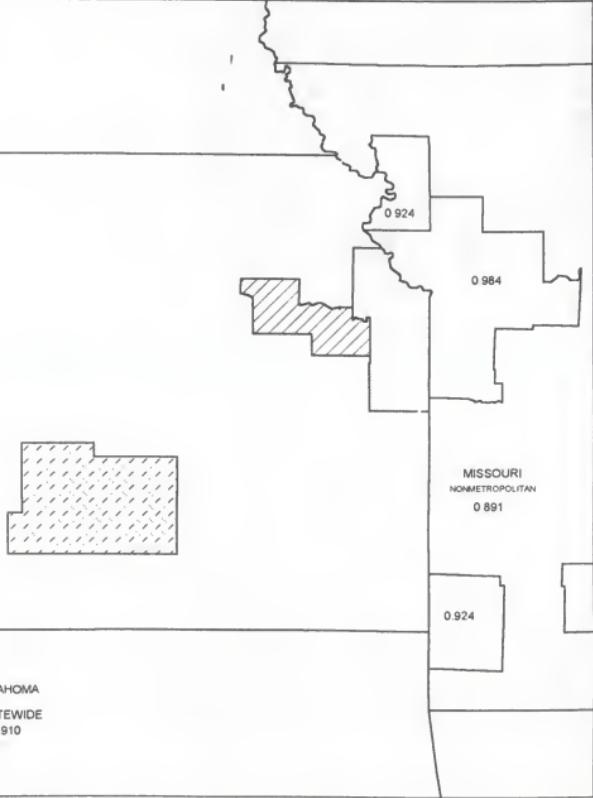
OKLAHOMA  
STATEWIDE  
0.910

MISSOURI  
NONMETROPOLITAN  
0.891

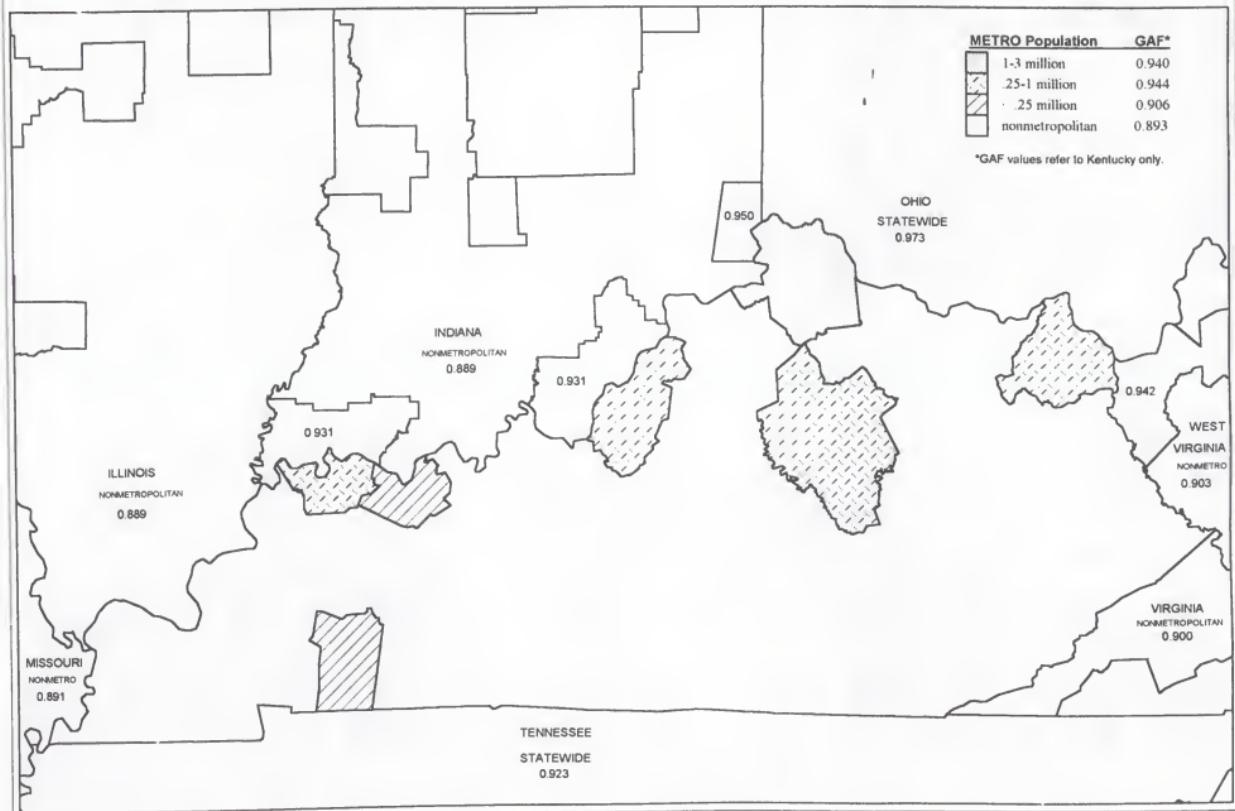
0.924

0.924

0.984

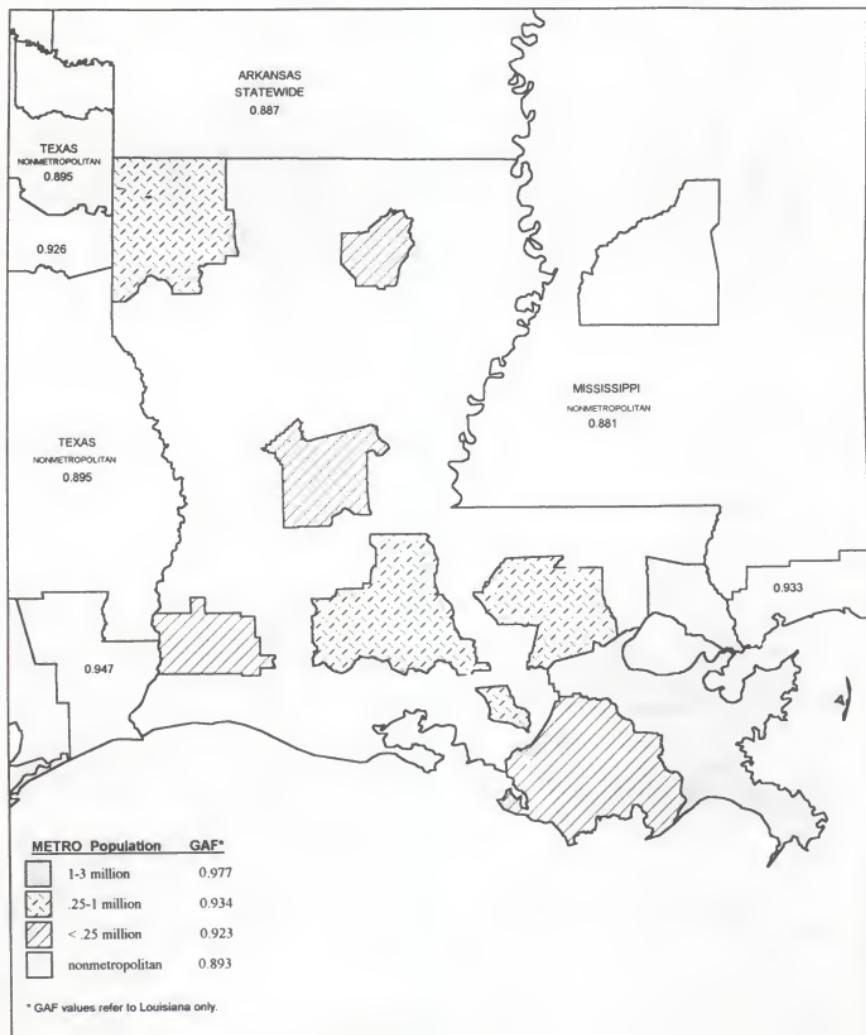


**OPTION 3 - KENTUCKY FEE SCHEDULE AREAS  
BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE**

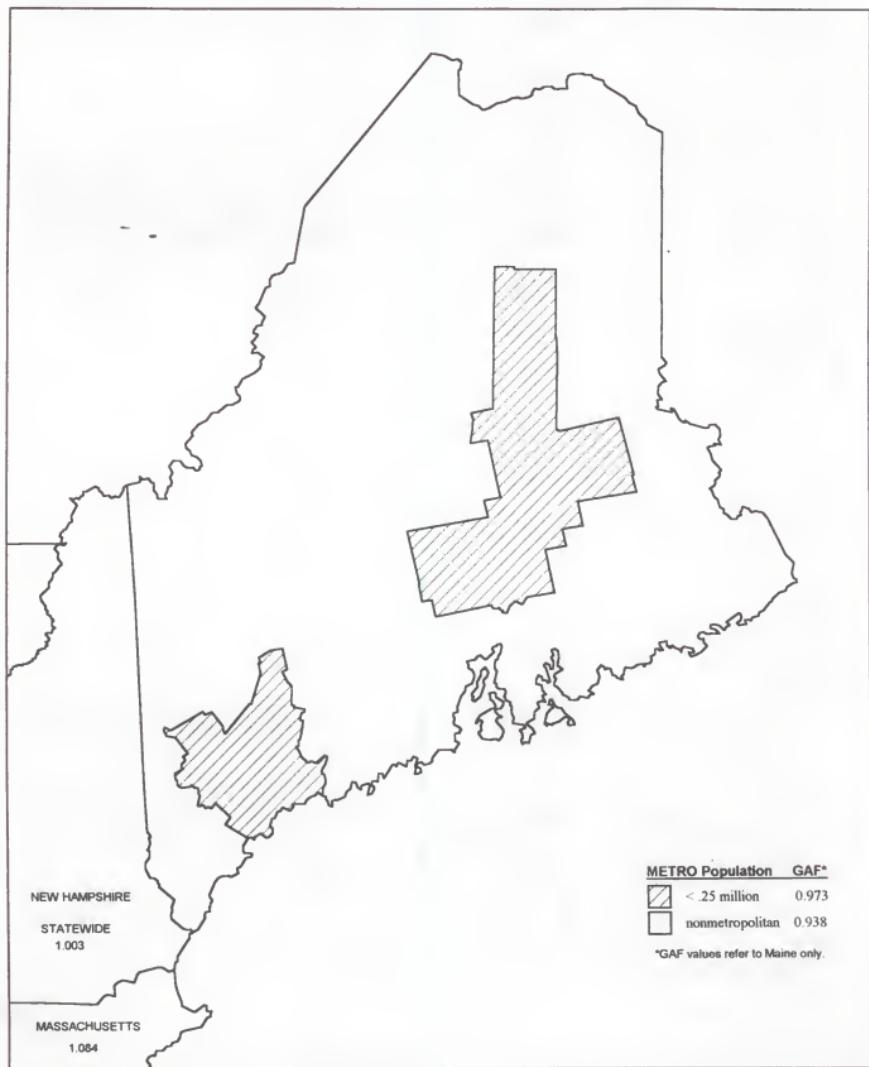


## OPTION 3 - LOUISIANA FEE SCHEDULE AREAS

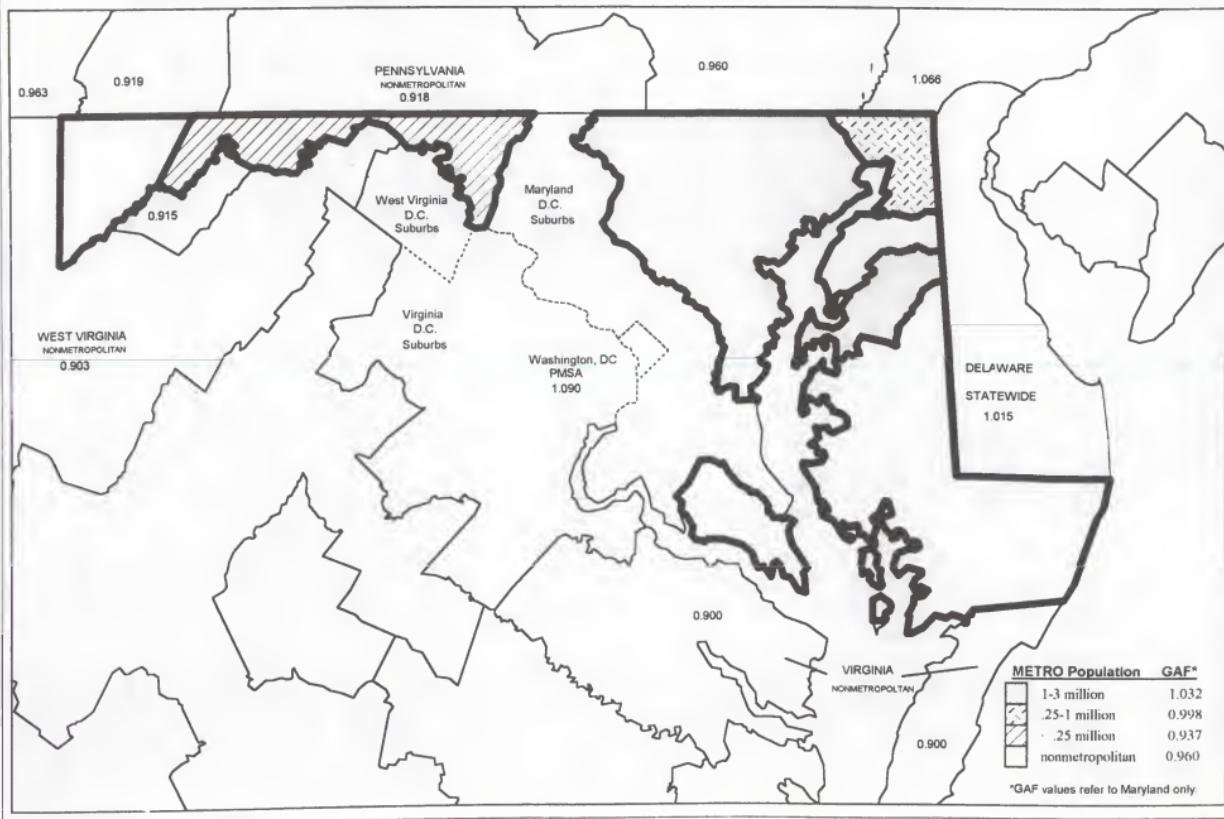
BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE



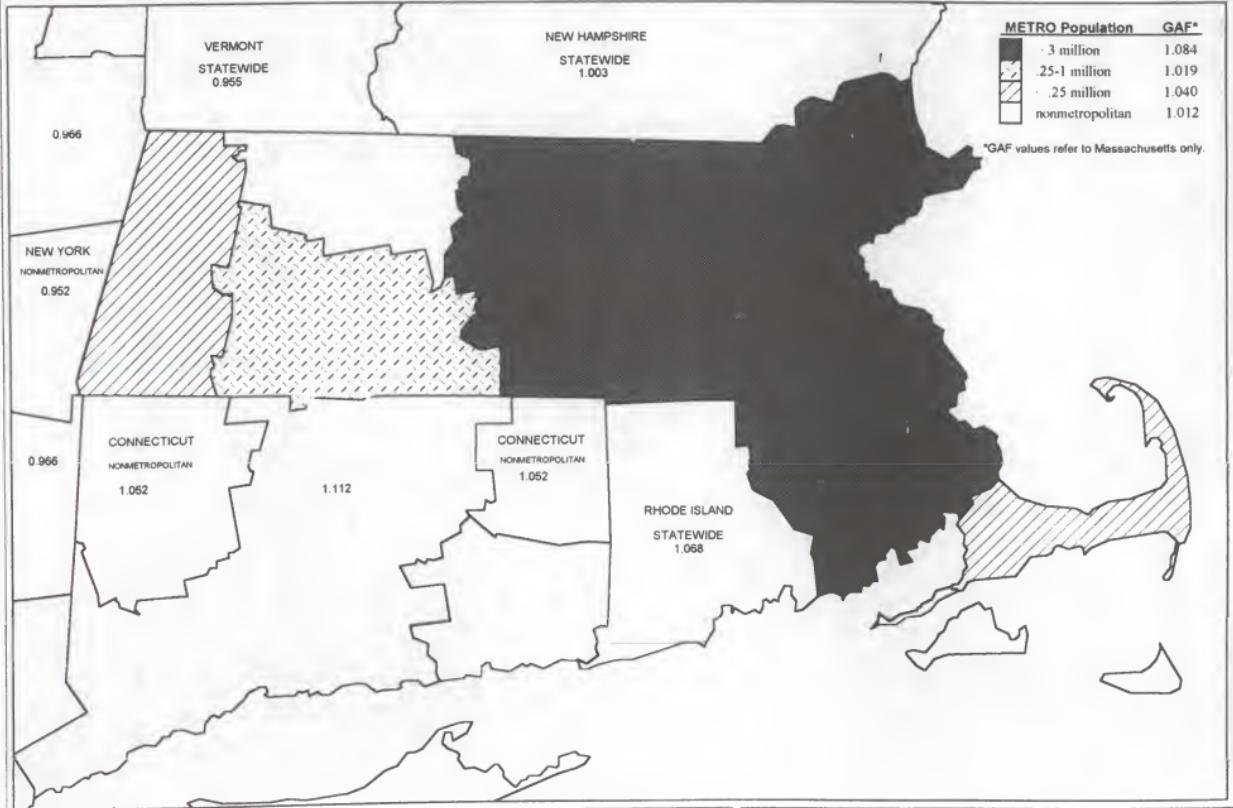
**OPTION 3 - MAINE FEE SCHEDULE AREAS**  
**BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE**



## OPTION 3 - MARYLAND FEE SCHEDULE AREAS BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE

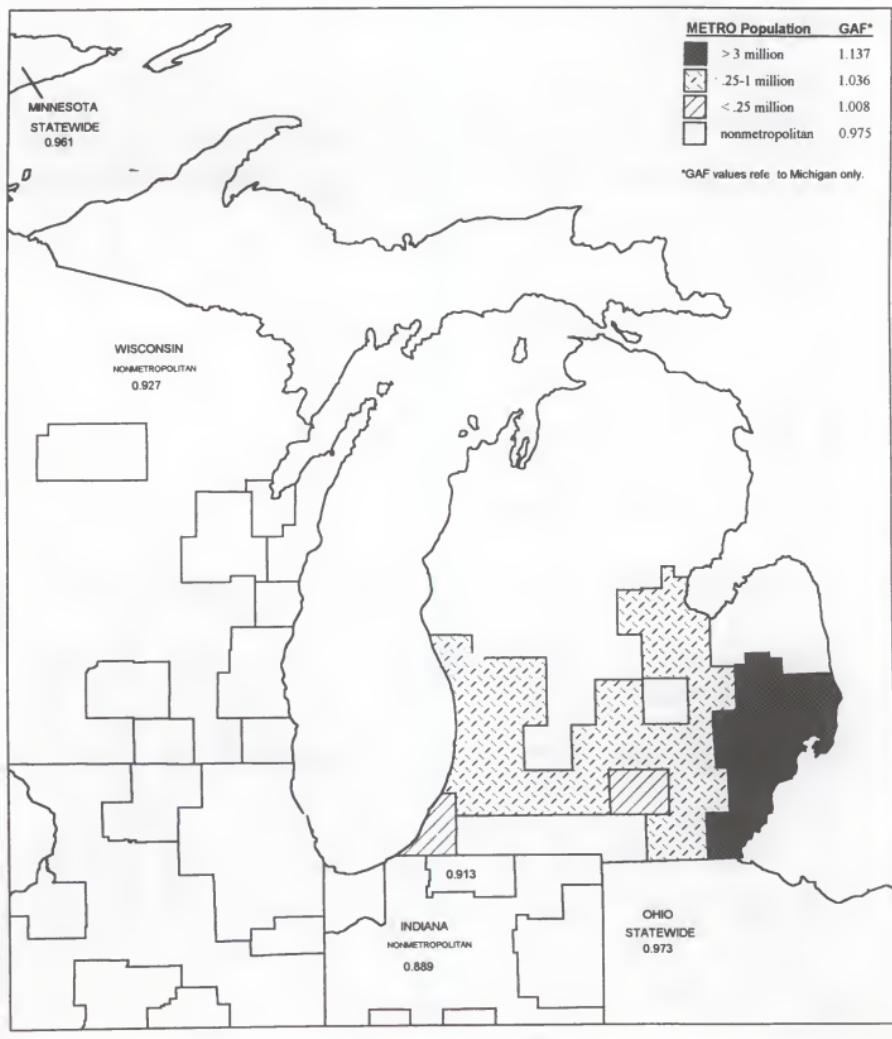


## OPTION 3 - MASSACHUSETTS FEE SCHEDULE AREAS BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE

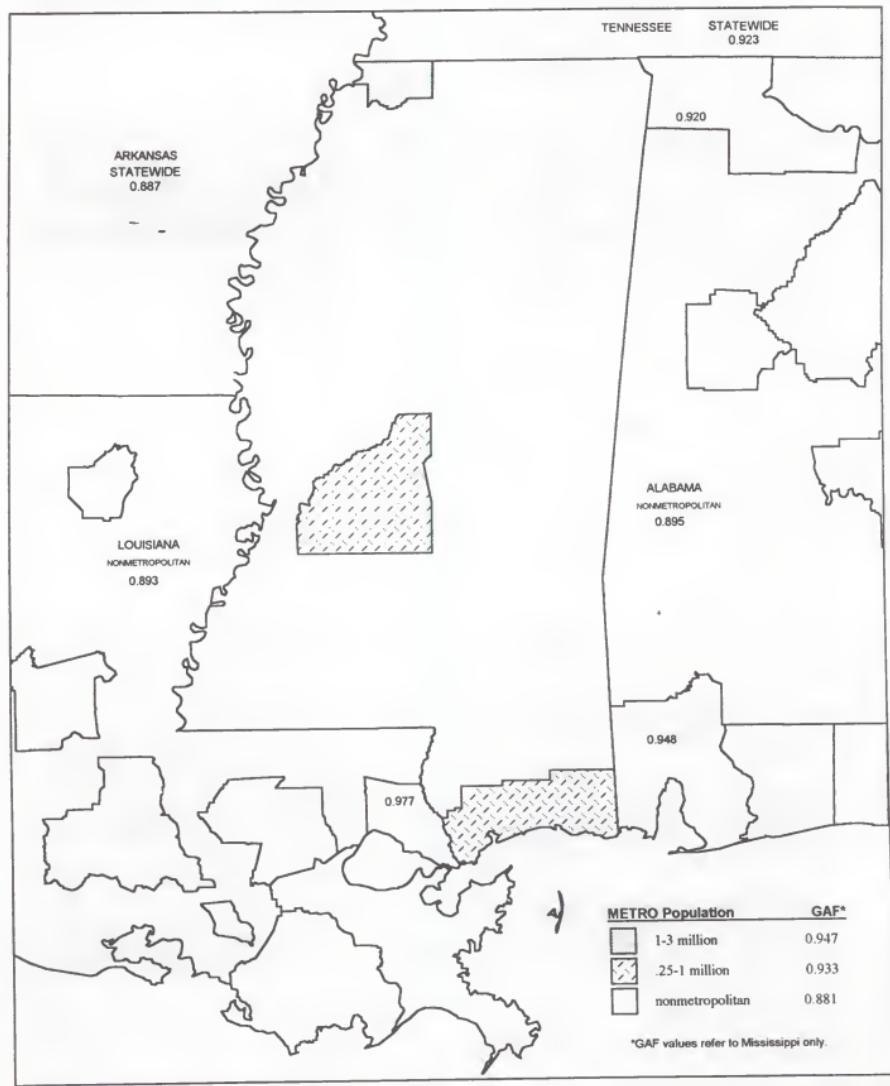


## OPTION 3 - MICHIGAN FEE SCHEDULE AREAS

BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE

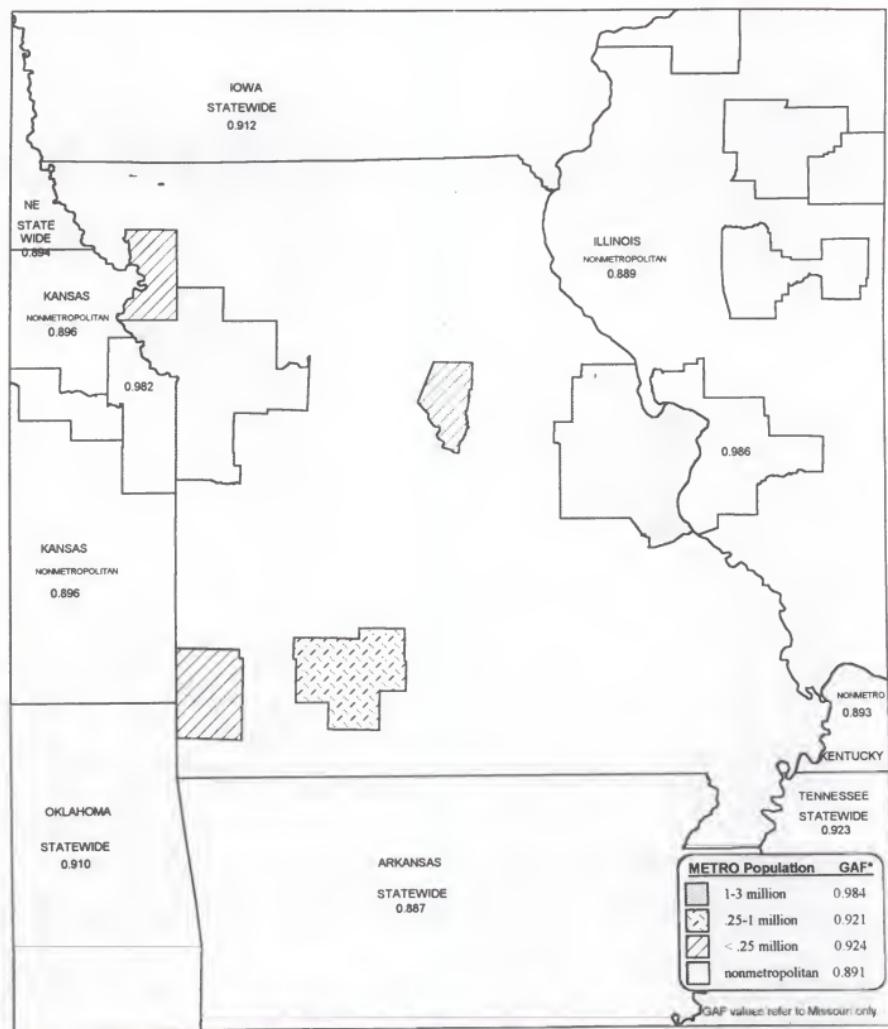


**OPTION 3 - MISSISSIPPI FEE SCHEDULE AREAS**  
**BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE**



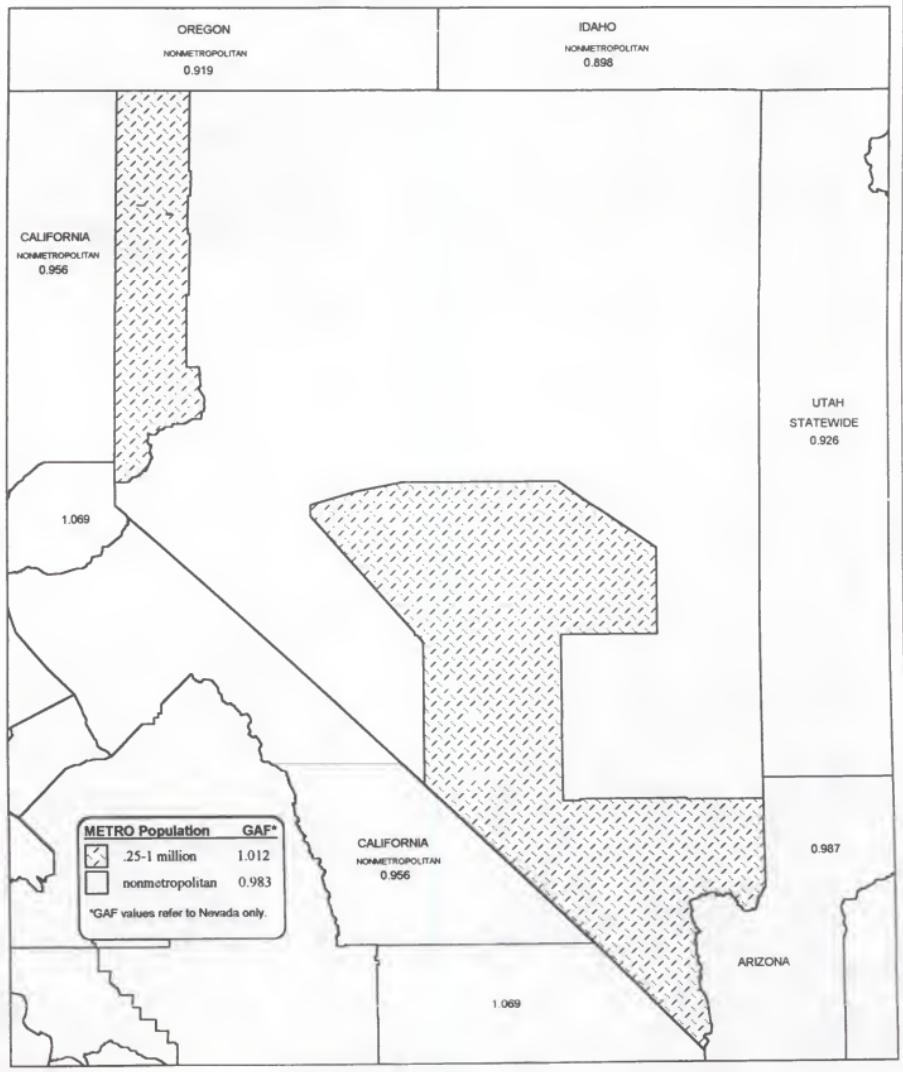
## OPTION 3 - MISSOURI FEE SCHEDULE AREAS

BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE



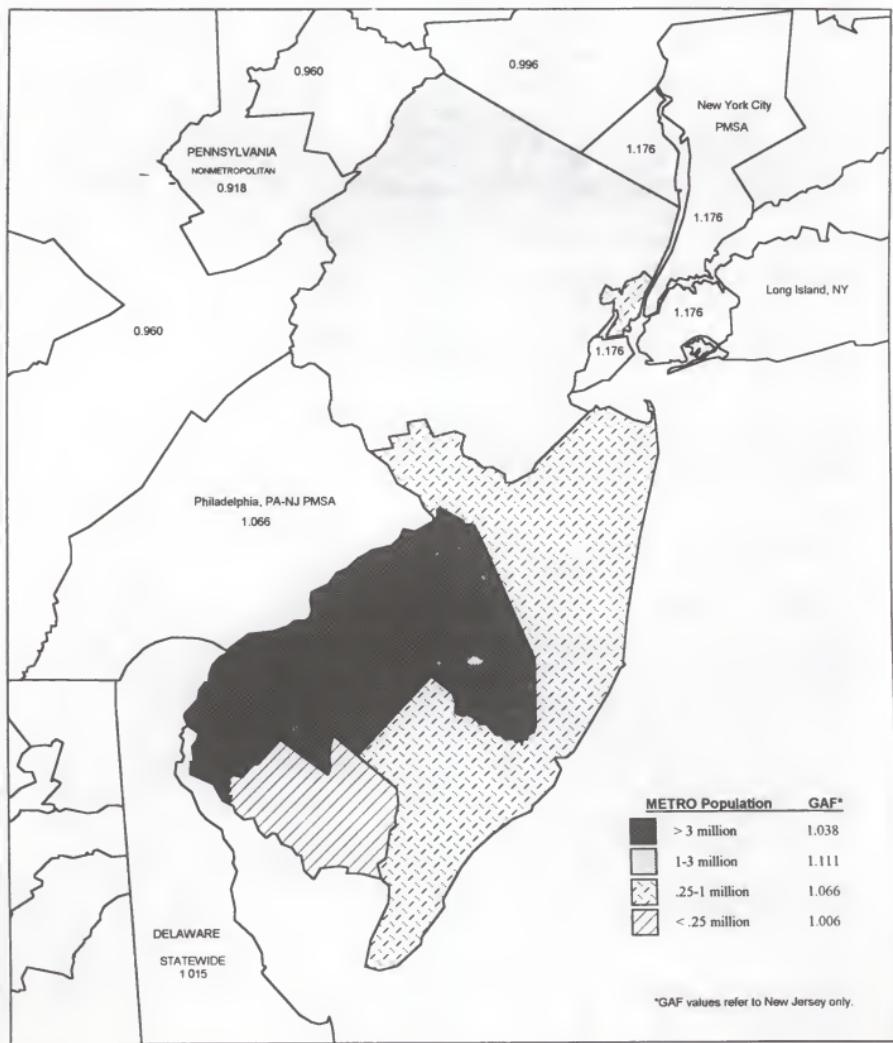
### OPTION 3 - NEVADA FEE SCHEDULE AREAS

**BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE**



## OPTION 3 - NEW JERSEY FEE SCHEDULE AREAS

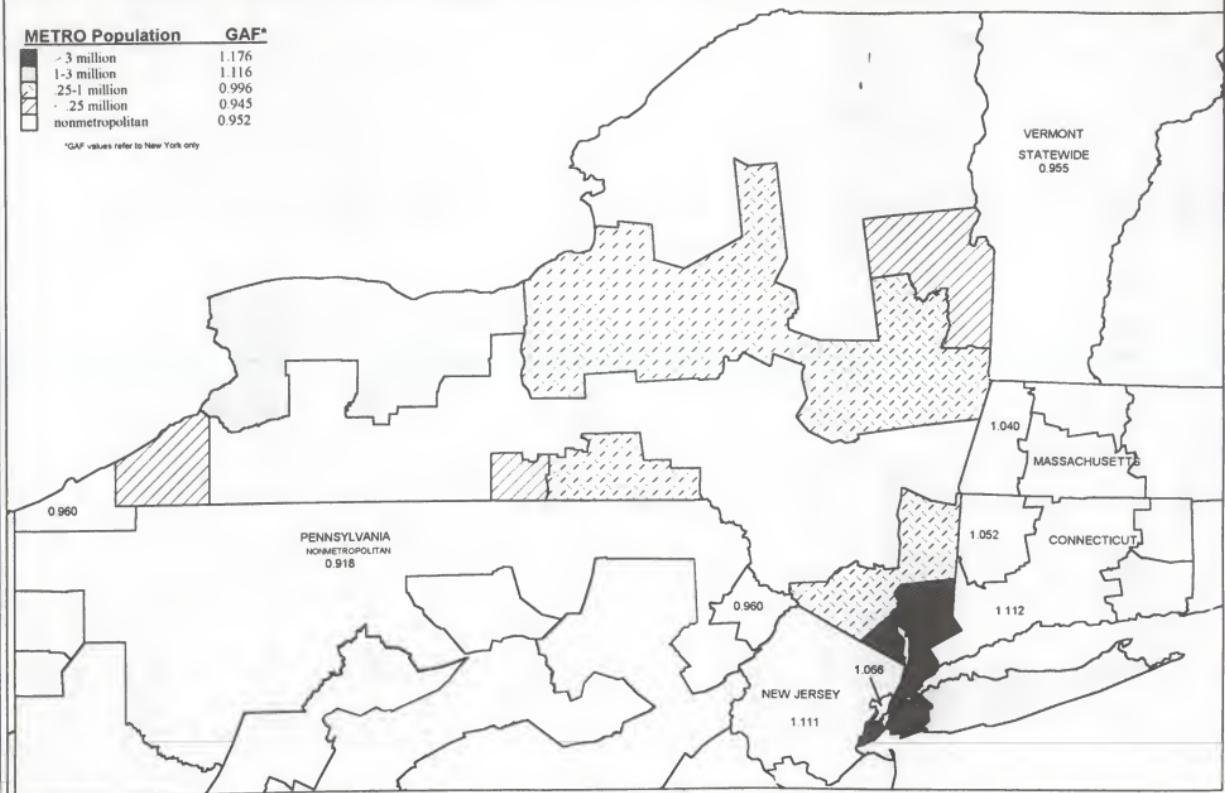
BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE



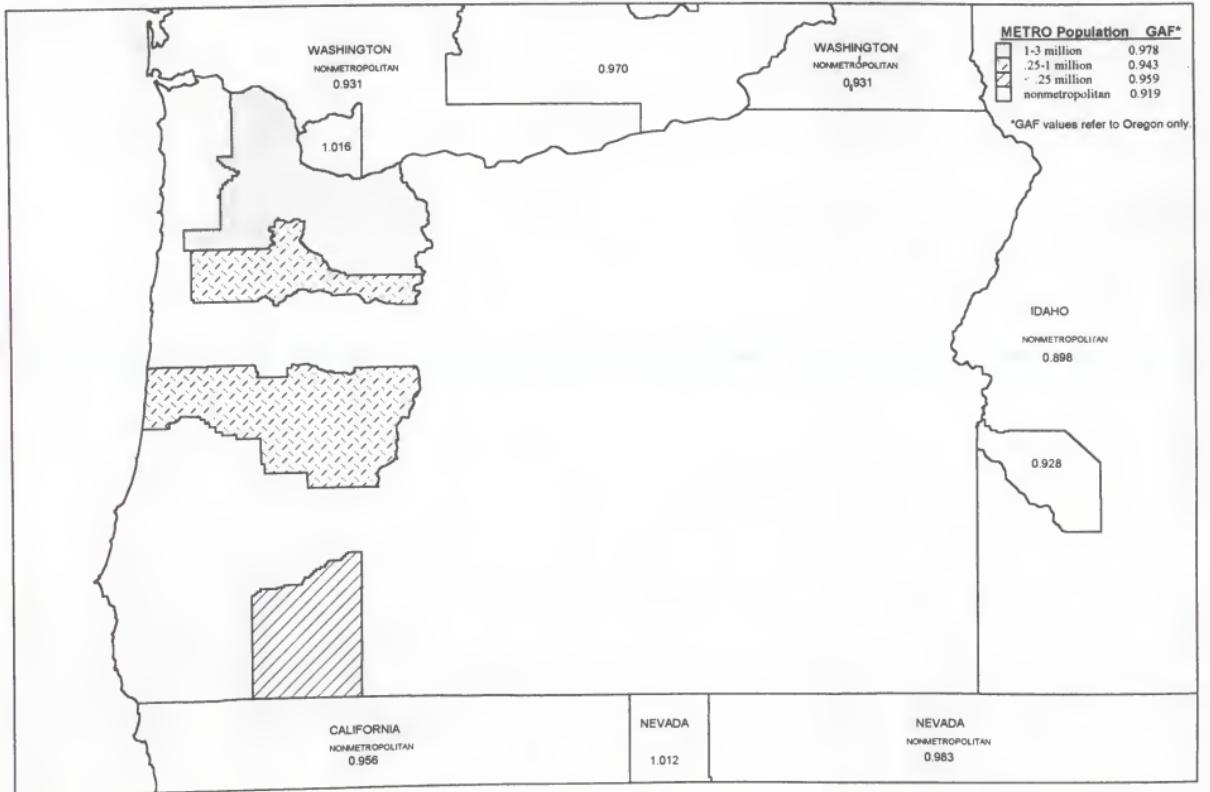
## OPTION 3 - NEW YORK FEE SCHEDULE AREAS BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE

METRO Population	GAF*
> 3 million	1.176
1-3 million	1.116
25-1 million	0.996
< 25 million	0.945
nonmetropolitan	0.952

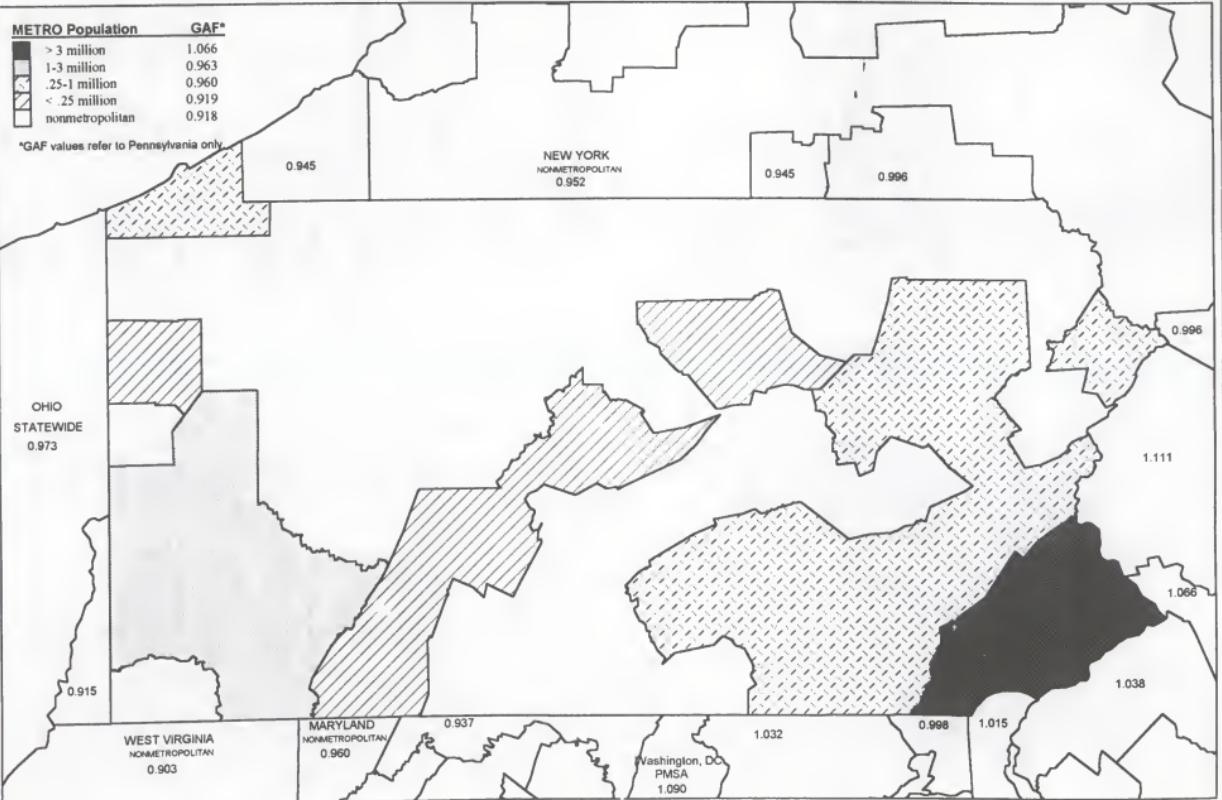
\*GAF values refer to New York only



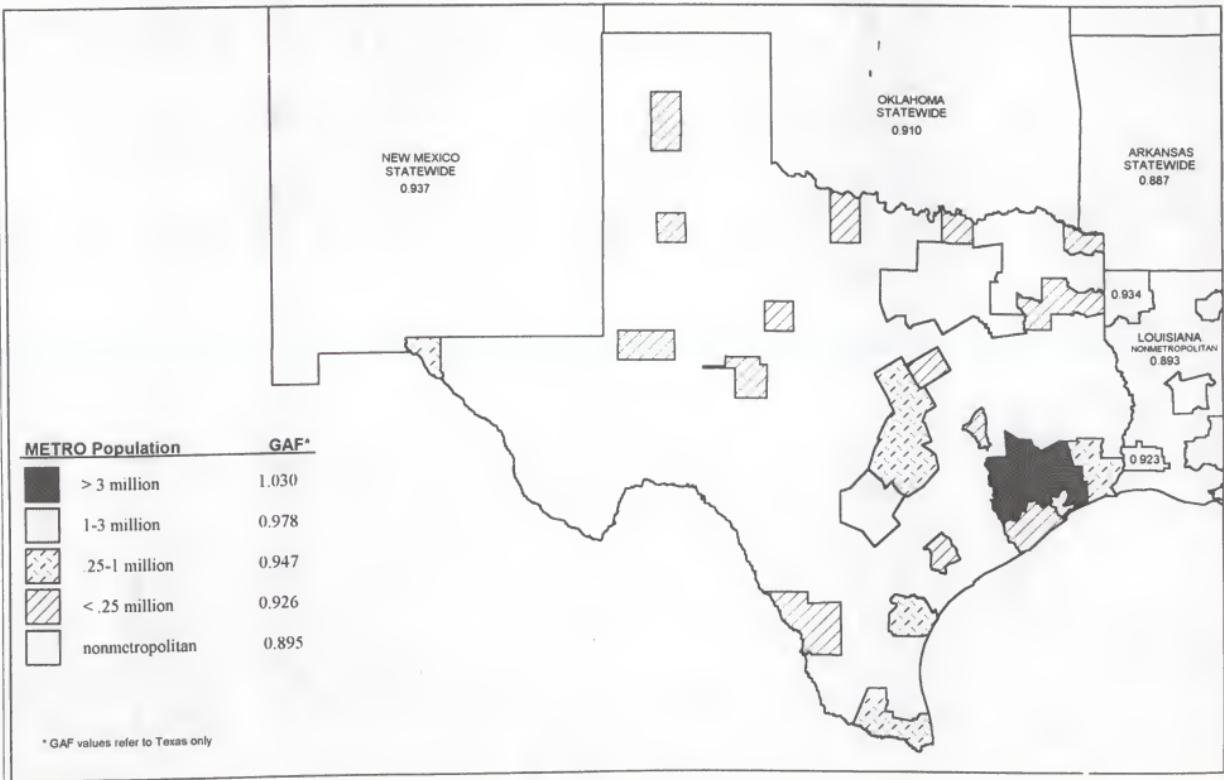
## OPTION 3 - OREGON FEE SCHEDULE AREAS BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE



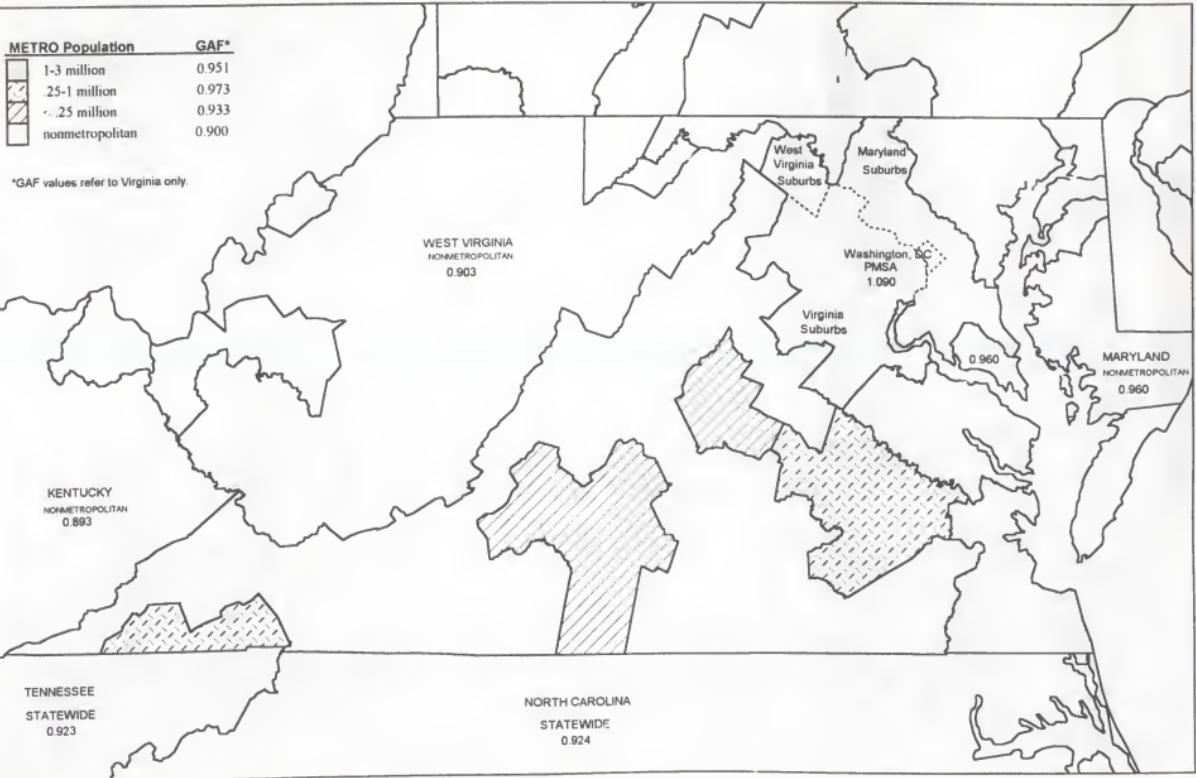
## OPTION 3 - PENNSYLVANIA FEE SCHEDULE AREAS BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE



## OPTION 3 - TEXAS FEE SCHEDULE AREAS BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE



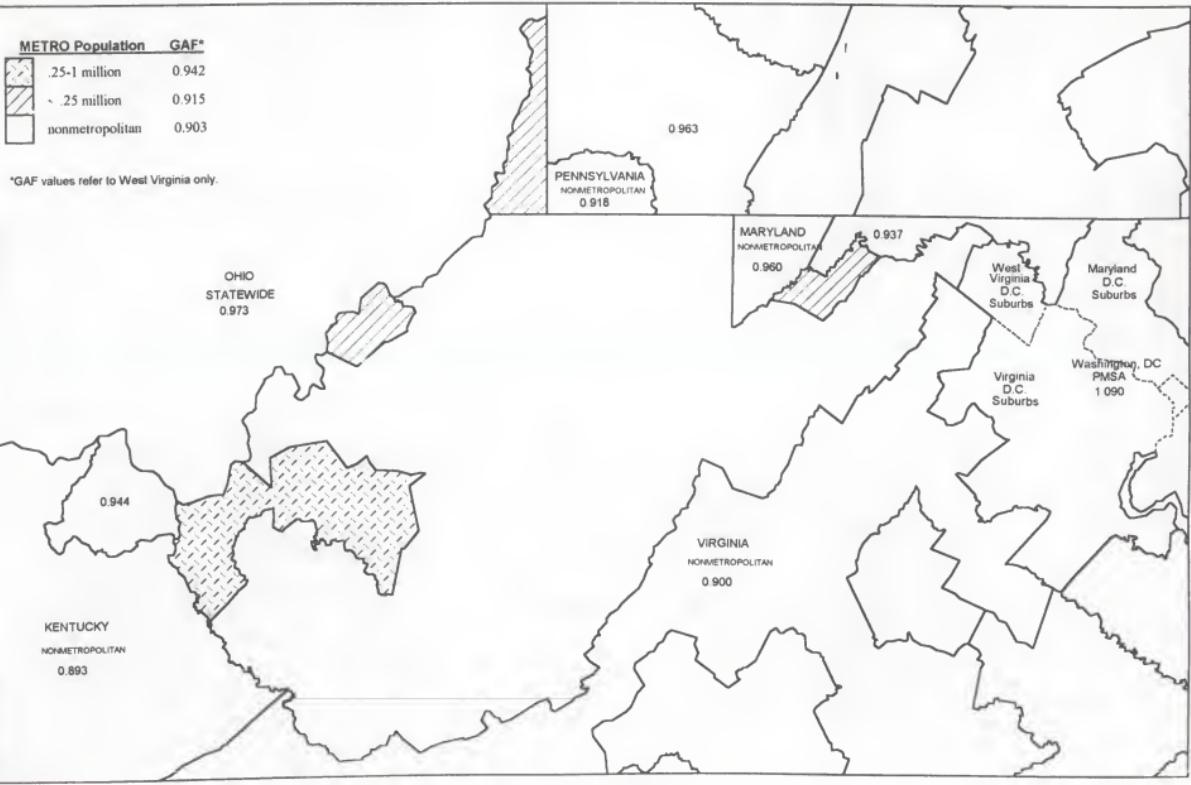
## OPTION 3 - VIRGINIA FEE SCHEDULE AREAS BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE



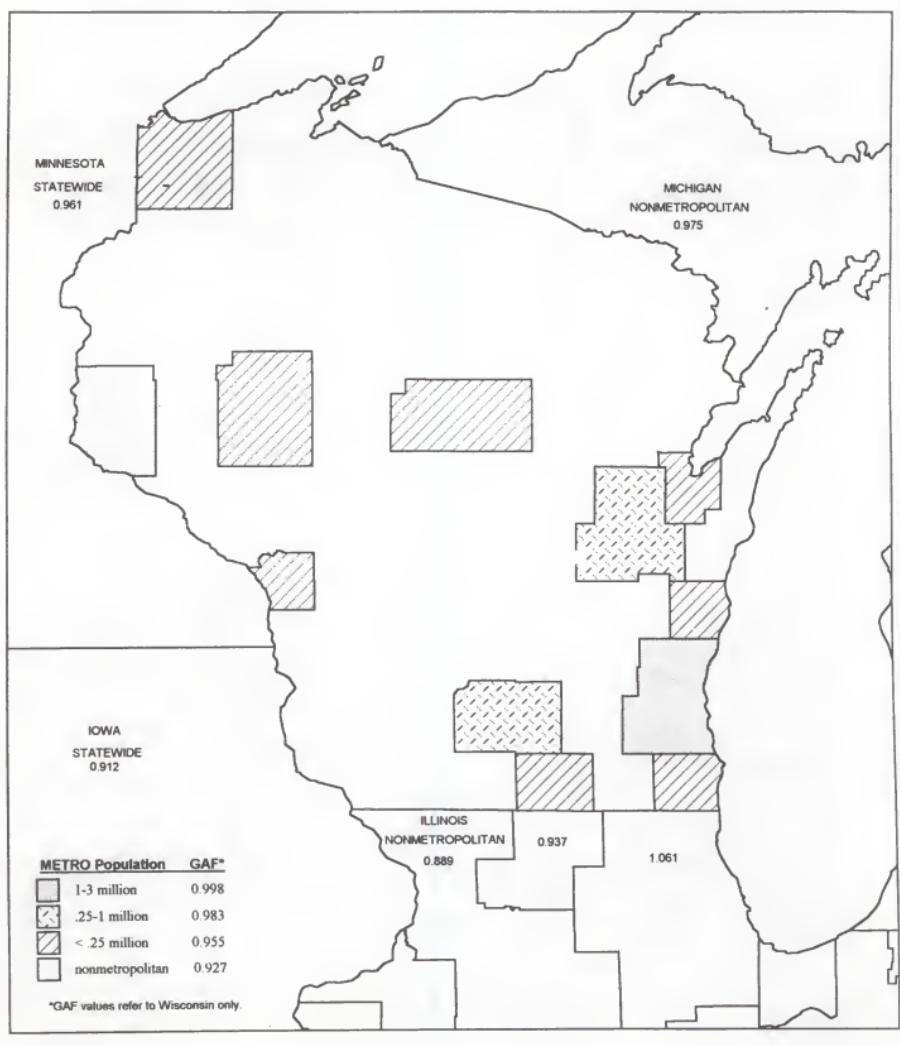
## OPTION 3 - WASHINGTON FEE SCHEDULE AREAS BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE



## OPTION 3 - WEST VIRGINIA FEE SCHEDULE AREAS BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE



## OPTION 3 - WISCONSIN FEE SCHEDULE AREAS BASED ON METROPOLITAN AREA POPULATION CATEGORIES BY STATE



## OPTION 4

Five Nationwide FSAs Based on Metropolitan Area  
Population Size:

>3 Million

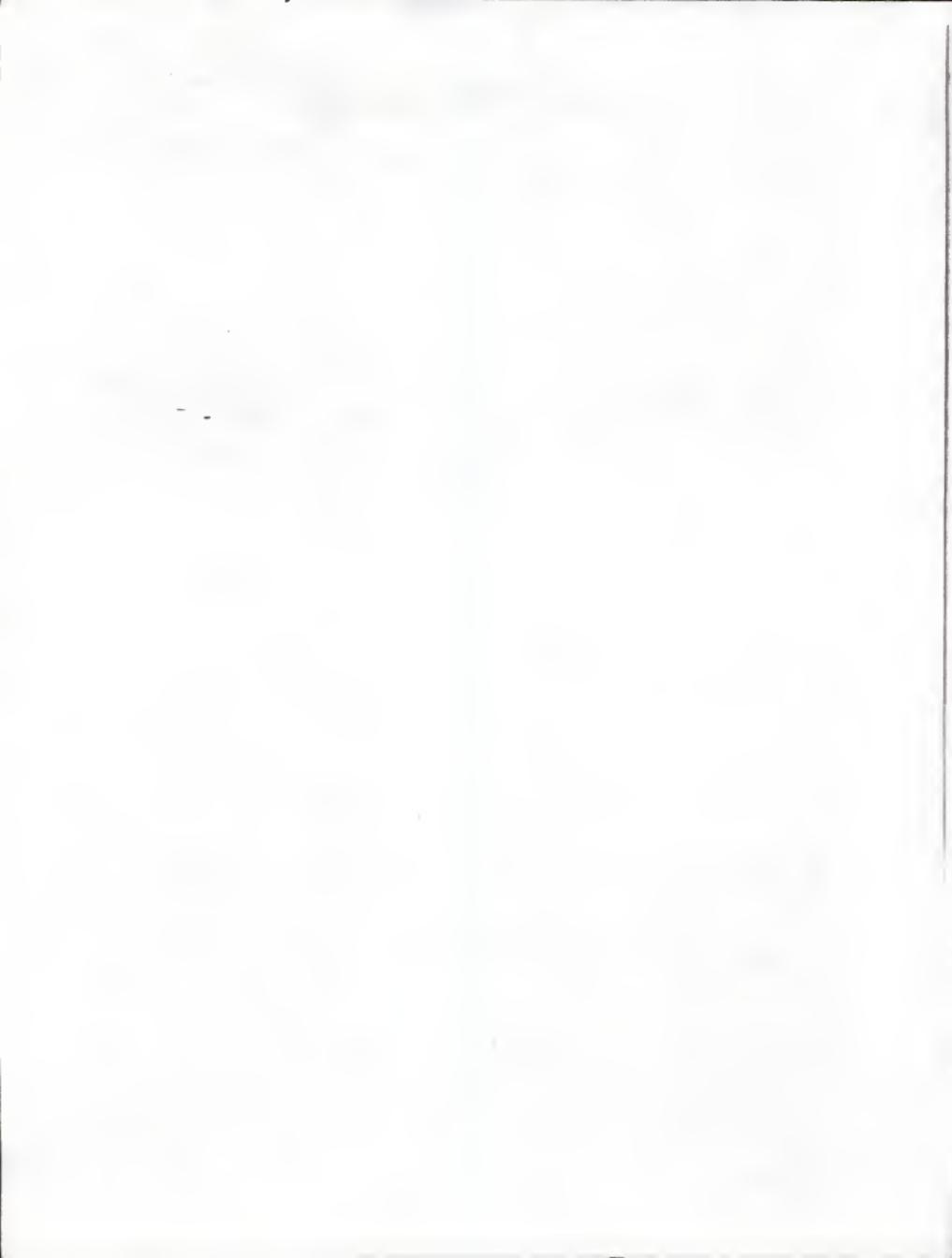
1-3 Million

.25-1 Million

<.25 Million

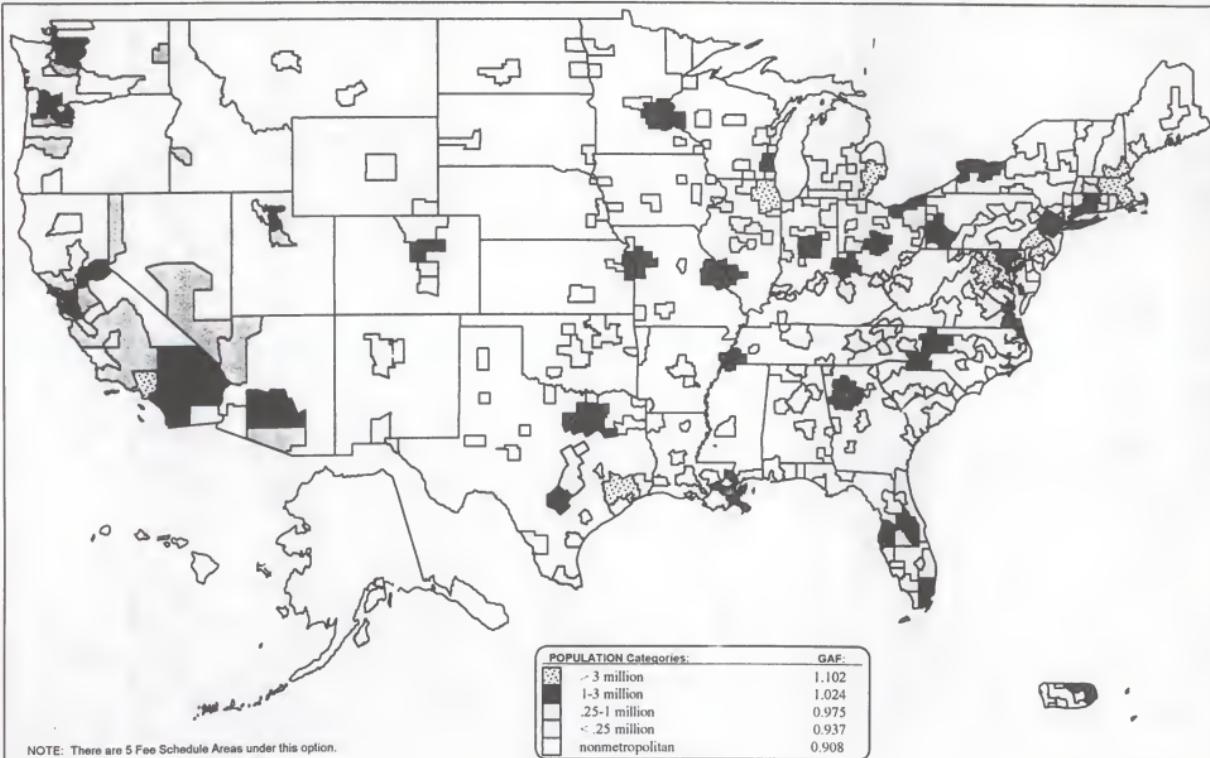
Nonmetropolitan

All States, including those which currently have a statewide payment locality, and Puerto Rico, the Virgin Islands, Guam, and the District of Columbia are included in these areas.



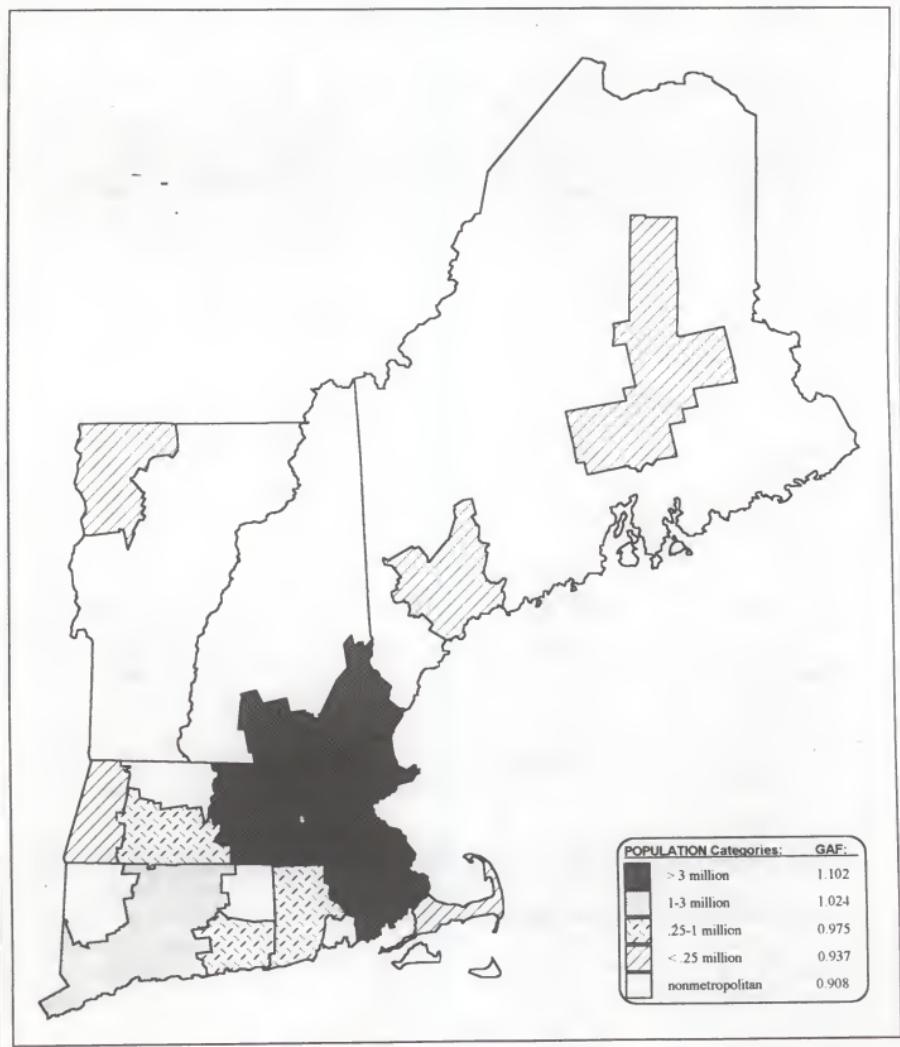
## OPTION 4 - FEE SCHEDULE AREAS

### BASED ON NATIONWIDE METROPOLITAN AREA POPULATION CATEGORIES

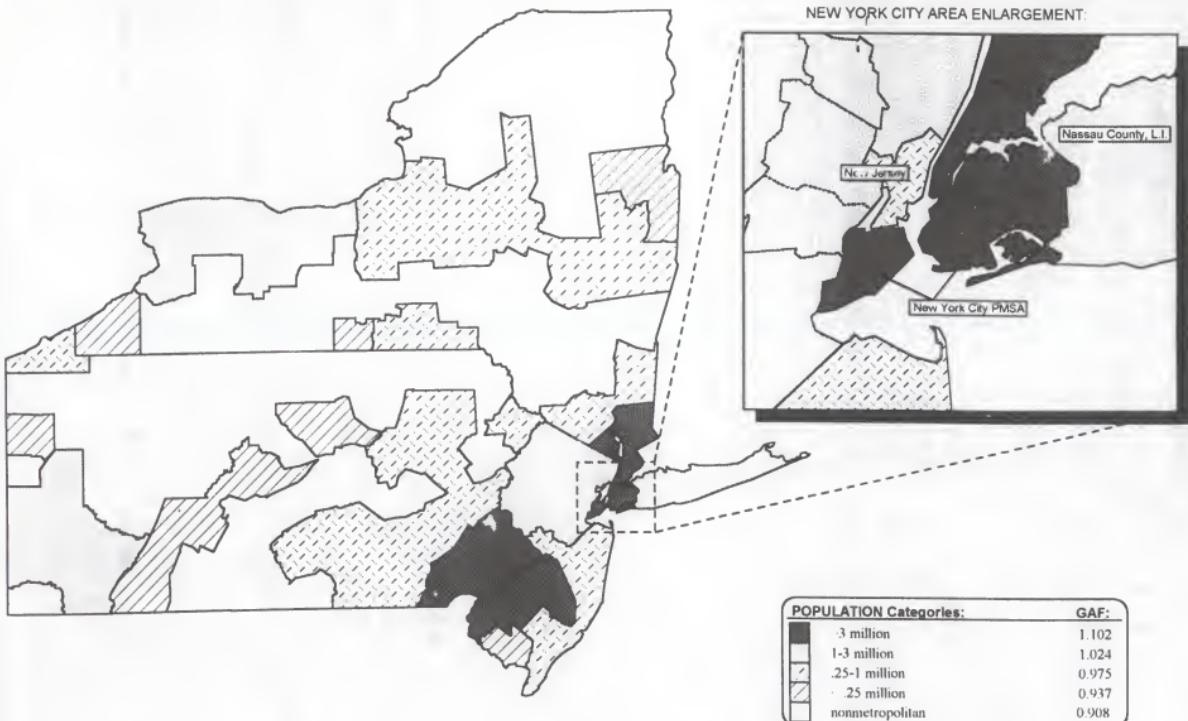


## OPTION 4 - NEW ENGLAND FEE SCHEDULE AREAS

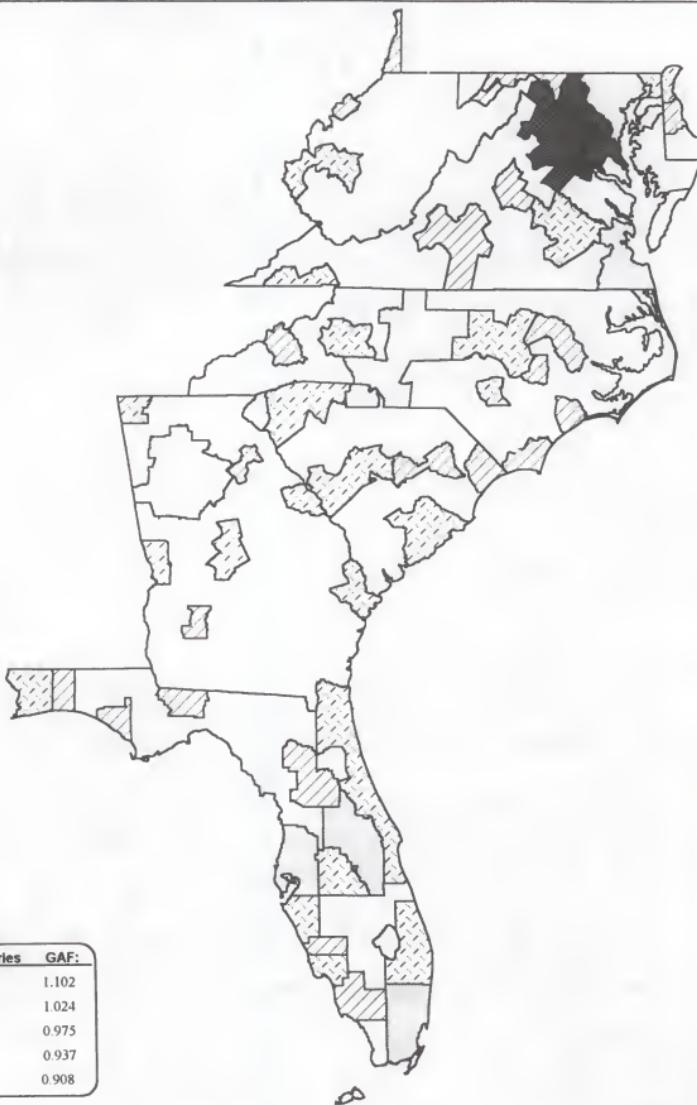
BASED ON NATIONWIDE METROPOLITAN AREA POPULATION CATEGORIES



## OPTION 4 - MIDDLE ATLANTIC FEE SCHEDULE AREAS BASED ON NATIONWIDE METROPOLITAN AREA POPULATION CATEGORIES

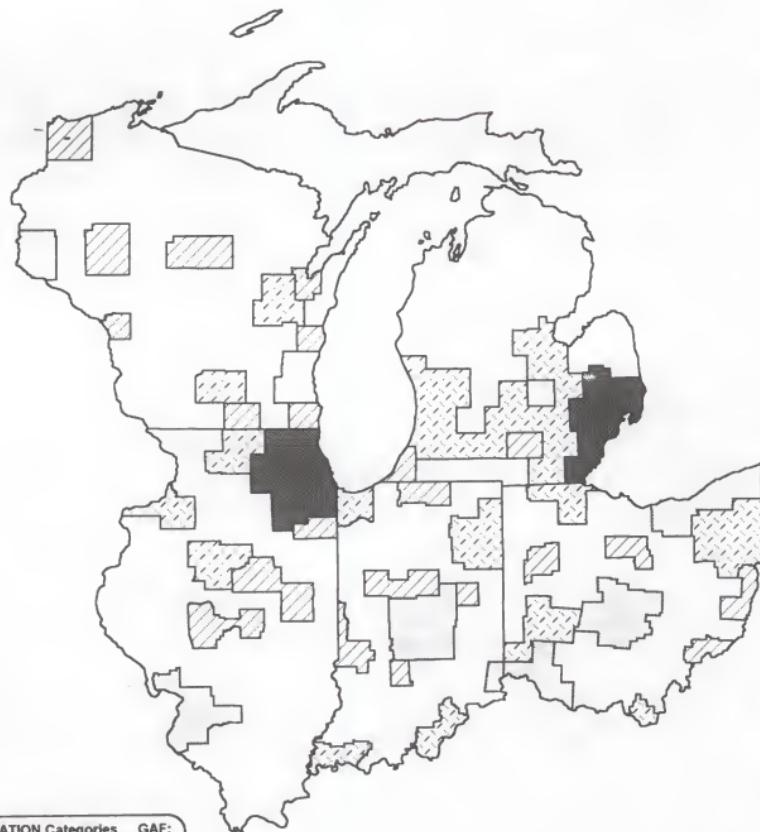


**OPTION 4 - SOUTH ATLANTIC FEE SCHEDULE AREAS  
BASED ON NATIONWIDE METROPOLITAN AREA POPULATION CATEGORIES**



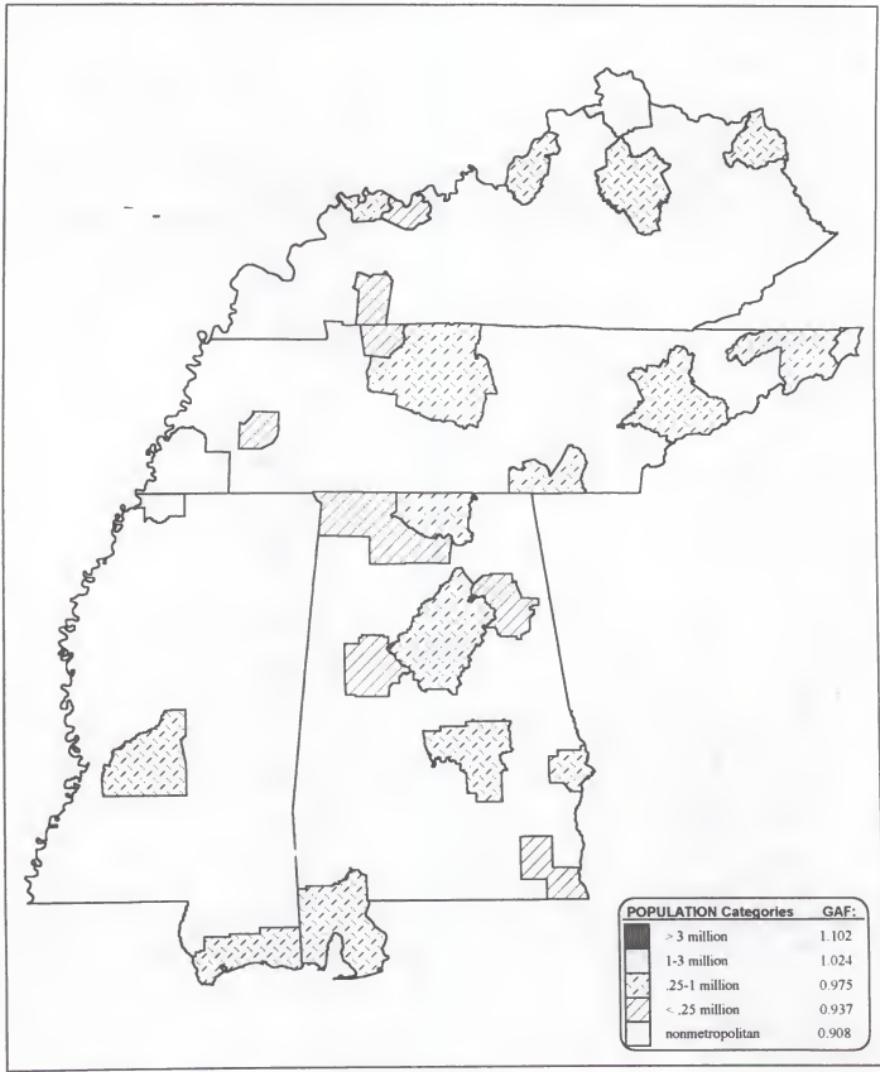
## OPTION 4 - EAST NORTH CENTRAL FEE SCHEDULE AREAS

BASED ON NATIONWIDE METROPOLITAN AREA POPULATION CATEGORIES



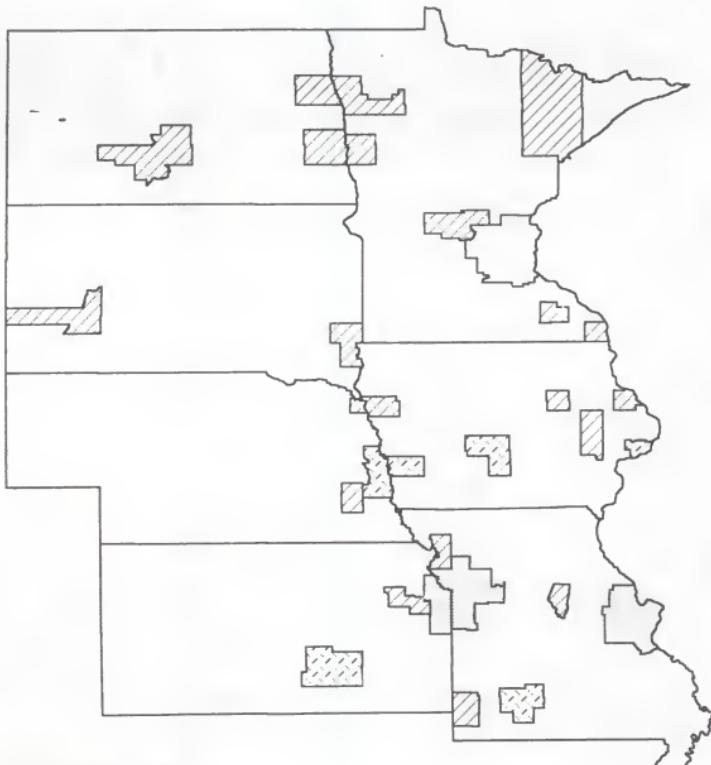
POPULATION Categories	GAF:
> 3 million	1.102
1-3 million	1.024
25-1 million	0.975
< .25 million	0.937
nonmetropolitan	0.908

**OPTION 4 - EAST SOUTH CENTRAL FEE SCHEDULE AREAS**  
**BASED ON NATIONWIDE METROPOLITAN AREA POPULATION CATEGORIES**



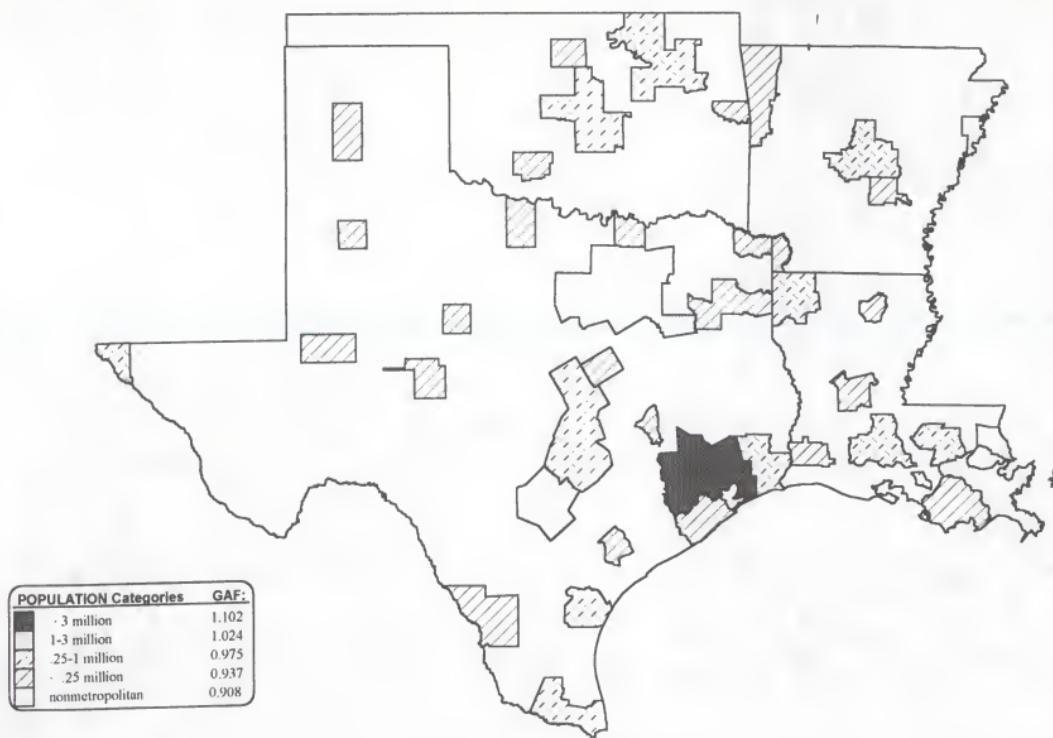
## OPTION 4 - WEST NORTH CENTRAL FEE SCHEDULE AREAS

BASED ON NATIONWIDE METROPOLITAN AREA POPULATION CATEGORIES



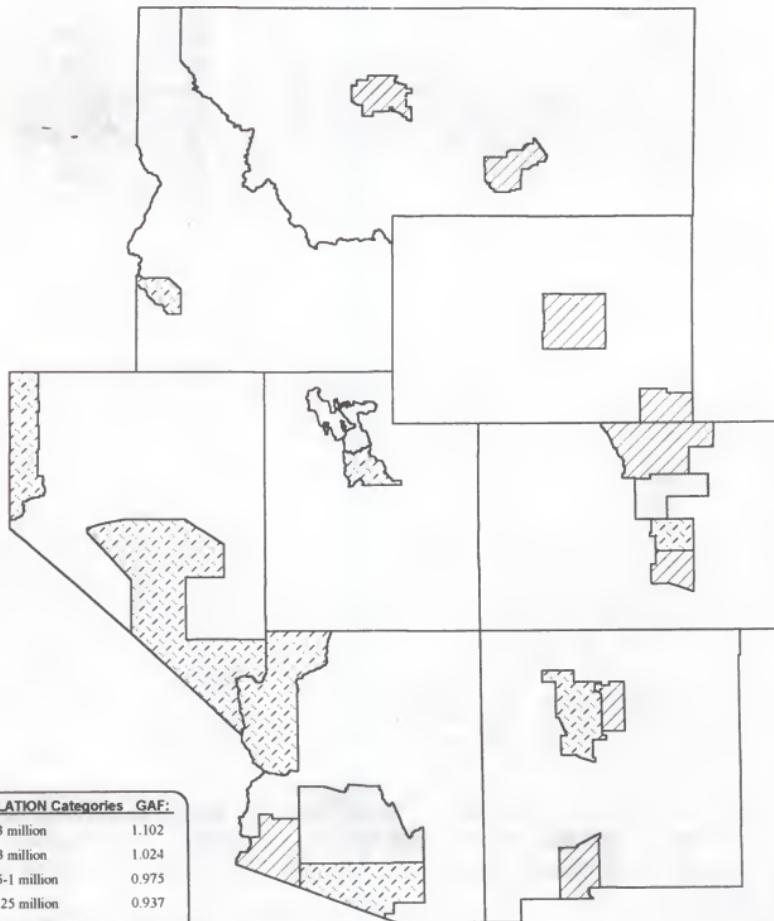
POPULATION Categories	GAF:
> 3 million	1.102
1-3 million	1.024
.25-1 million	0.975
< .25 million	0.937
nonmetropolitan	0.908

**OPTION 4 - WEST SOUTH CENTRAL FEE SCHEDULE AREAS  
BASED ON NATIONWIDE METROPOLITAN AREA POPULATION CATEGORIES**

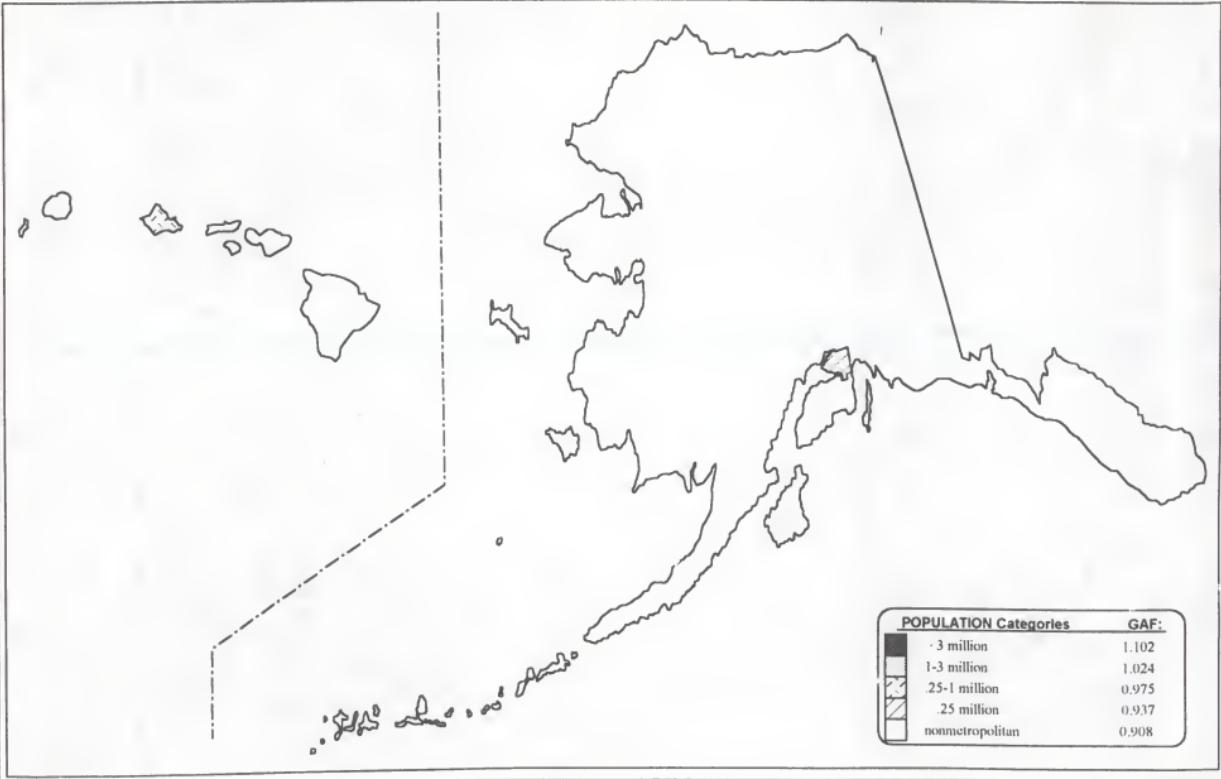


## OPTION 4 - MOUNTAIN STATES FEE SCHEDULE AREAS

BASED ON NATIONWIDE METROPOLITAN AREA POPULATION CATEGORIES



**OPTION 4 - ALASKA AND HAWAII FEE SCHEDULE AREAS  
BASED ON NATIONWIDE METROPOLITAN AREA POPULATION CATEGORIES**





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